
State: Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: /

Filing at a Glance

Company: Automobile Club Inter-Insurance Exchange
Product Name: Private Passenger Auto
State: Arkansas
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rate/Rule
Date Submitted: 08/27/2014
SERFF Tr Num: AAAM-129678119
SERFF Status: Closed-Filed
State Tr Num:
State Status:
Co Tr Num: AR140819XRMXX128

Effective Date: 12/01/2014
Requested (New):
Effective Date: 12/01/2014
Requested (Renewal):
Author(s): Debbie Furman, Katina Arras, Renee Schaeffer
Reviewer(s): Alexa Grissom (primary)
Disposition Date: 10/21/2014
Disposition Status: Filed
Effective Date (New): 02/01/2015
Effective Date (Renewal): 02/01/2015

State Filing Description:

State: Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
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General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 10/21/2014
State Status Changed: Deemer Date:
Created By: Katina Arras Submitted By: Katina Arras
Corresponding Filing Tracking Number: AAAM-129680438

Filing Description:

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective December 1, 2014 for New Business and Renewals. Please find the details of this filing in the Explanatory Memorandum and the Actuarial Memorandum.

Company and Contact

Filing Contact Information

Katina Arras, kaaras@aaamissouri.com
12901 North Forty Drive 314-523-7350 [Phone] 5236 [Ext]
St. Louis, MO 63141 314-523-6940 [FAX]

Filing Company Information

Automobile Club Inter-Insurance CoCode: 15512 State of Domicile: Missouri
Exchange Group Code: 1318 Company Type:
12901 North Forty Drive Group Name: State ID Number:
St. Louis, MO 63141 FEIN Number: 43-6029277
(314) 523-7350 ext. 5233[Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Rate Filing = \$100.00
Per Company: No

Company	Amount	Date Processed	Transaction #
Automobile Club Inter-Insurance Exchange	\$100.00	08/27/2014	85571476

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/21/2014	10/21/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	09/29/2014	09/29/2014
Pending Industry Response	Alexa Grissom	09/09/2014	09/09/2014

Response Letters

Responded By	Created On	Date Submitted
Katina Arras	09/30/2014	09/30/2014
Katina Arras	09/15/2014	09/15/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
APCS	Note To Filer	Alexa Grissom	10/13/2014	10/13/2014
Effective Date Change	Note To Reviewer	Katina Arras	10/08/2014	10/08/2014

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Disposition

Disposition Date: 10/21/2014
Effective Date (New): 02/01/2015
Effective Date (Renewal): 02/01/2015
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Automobile Club Inter-Insurance Exchange	13.300%	5.900%	\$1,639,235	20,617	\$27,816,944	46.500%	-18.100%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Explanatory Memorandum	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Supporting Document	Exhibit 2 - Overall Statewide Indications	Filed	Yes
Supporting Document	Exhibit 3A - Trended On-Level Earned Premium	Filed	Yes
Supporting Document	Exhibit 3B - Premium Trend	Filed	Yes
Supporting Document	Exhibit 4 - Trended and Adjusted Developed Losses	Filed	Yes
Supporting Document	Exhibit 5 - Selected Loss Trends as of 3-31-2014	Filed	Yes
Supporting Document	Exhibit 6 - Unallocated Loss Adjustment Expense Ratio	Filed	Yes
Supporting Document	Exhibit 7 - Loss Adjustment Expense Ratio	Filed	Yes
Supporting Document	Exhibit 8 - Derivation of Expense Provision	Filed	Yes
Supporting Document	Exhibit 9 - Cutoff \$100000	Filed	Yes
Supporting Document	Exhibit 10 - Development of Catastrophe Factor	Filed	Yes

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Exhibit 11 - Net Cost of Reinsurance	Filed	Yes
Supporting Document	Exhibit 12 - Derivation of Expense Provision	Filed	Yes
Supporting Document	Exhibit 13 - Analysis of Underwriting Profit Provision and Target Combined Ratio	Filed	Yes
Supporting Document	Exhibit 14 - Development of Underwriting Profit Provision	Filed	Yes
Supporting Document	Exhibit 15 - Target Rate of Return, Dividend Yield Method	Filed	Yes
Supporting Document	Exhibit 16 - Target Rate of Return, Capital Asset Pricing Model	Filed	Yes
Supporting Document	Exhibit 17 - Derivation of Premium to Surplus Ratio Using Selected Companies Data	Filed	Yes
Supporting Document	Exhibit 18 - Federal Taxes on Investment Income	Filed	Yes
Supporting Document	Exhibit 19 - Computation of Projected Yield	Filed	Yes
Supporting Document	Exhibit 20 - Computation of Average Realized Capital Gains	Filed	Yes
Supporting Document	Exhibit 21 - Advance Purchase Discount	Filed	Yes
Supporting Document	Exhibit 22 - New Underwriting Tier Loss Experience	Filed	Yes
Supporting Document	Exhibit A - Proposed Underwriting Tier Assignment	Filed	Yes
Supporting Document	Rule 203	Filed	Yes
Rate	Advance Purchase Discount	Filed	Yes
Rate	Table of Contents	Filed	Yes
Rate	Tiering	Filed	Yes
Rate	Consumer Insurance Score (CIS)	Filed	Yes
Rate	Prior Insurance	Filed	Yes
Rate	Reserved For Future Use	Filed	Yes
Rate	Antique and Classic Automobiles	Filed	Yes
Rate	Private Passenger Trailers	Filed	Yes
Rate	Good Student Discount	Filed	Yes
Rate	AAA OnBoard Discount	Filed	Yes
Rate	AAA OnBoard Teen Discount	Filed	Yes
Rate	Available Coverage Limits and Deductibles	Filed	Yes
Rate	AR ERP Rate Pages	Filed	Yes

State: Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/29/2014
Submitted Date	09/29/2014
Respond By Date	

Dear Katina Arras,

Introduction:

This will acknowledge receipt of the captioned filing. A premium cell may contain a text value on the APCS. Please check the abstract and resubmit.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

*Sincerely,
Alexa Grissom*

State: Arkansas **Filing Company:** Automobile Club Inter-Insurance Exchange
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/09/2014
Submitted Date	09/09/2014
Respond By Date	

Dear Katina Arras,

Introduction:

This will acknowledge receipt of the captioned filing. Please define nonchargeable loss as used in Tiering Rule 201.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/30/2014
Submitted Date	09/30/2014

Dear Alexa Grissom,

Introduction:

The Automobile Club Inter-Insurance Exchange is submitting the following response to the objection dated September 29, 2014:

Response 1

Comments:

We have completed a new Auto Premium Comparison Survey.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Private Passenger Auto Premium Comparision Survey_REVISED.pdf Private Passenger Auto Premium Comparision Survey_REVISED.xls
<i>Previous Version</i>	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Private Passenger Auto Premium Comparision Survey.pdf Private Passenger Auto Premium Comparision Survey.xls

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you in advance for your time and consideration. Please let me know if you have any questions.

Sincerely,

Katina Arras

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/15/2014
Submitted Date	09/15/2014

Dear Alexa Grissom,

Introduction:

The Automobile Club Inter-Insurance Exchange is submitting the following response to the objection dated September 9, 2014:

Response 1

Comments:

Non-chargeable losses are defined in Rule 203 of our manual. They are at-fault accidents where loss payments for Bodily Injury Liability, Property Damage Liability and Collision have not exceeded \$800.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rule 203
Comments:	
Attachment(s):	Rule_203.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you in advance for your time and consideration. Please contact me if you have any questions.

Sincerely,

Katina Arras

Note To Filer

Per our telephone conversation, I'm still getting an error message when running the check on the APCS. You may implement the filing, however, It will remain open until the APCS issue is resolved.

Note To Reviewer

The Effective Date needs to be changed for New and Renewal Business to 2/01/2015.

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Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.000%
Effective Date of Last Rate Revision:	04/01/2014
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Automobile Club Inter-Insurance Exchange	13.300%	5.900%	\$1,639,235	20,617	\$27,816,944	46.500%	-18.100%

SERFF Tracking #:

AAAM-129678119

State Tracking #:

Company Tracking #:

AR140819XRMXX128

State:

Arkansas

Filing Company:

Automobile Club Inter-Insurance Exchange

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Private Passenger Auto

Project Name/Number:

/

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 10/21/2014	Advance Purchase Discount	Rule 327.14	New		Rule 327.14.pdf
2	Filed 10/21/2014	Table of Contents		Replacement	AAAM-129324197	AR ERP TOC - Filed_120114.pdf
3	Filed 10/21/2014	Tiering	Rule 201	Replacement	AAAM-129237827	Rule 201rev120114.pdf
4	Filed 10/21/2014	Consumer Insurance Score (CIS)	Rule 202	Replacement	AAAM-126097000	Rule 202rev120114.pdf
5	Filed 10/21/2014	Prior Insurance	Rule 204	Replacement	AAAM-126248204	Rule 204rev120114.pdf
6	Filed 10/21/2014	Reserved For Future Use	Rule 205	Replacement	AAAM-129237827	Rule 205rev120114.pdf
7	Filed 10/21/2014	Antique and Classic Automobiles	Rule 307	Replacement	AAAM-126097000	Rule 307rev120114.pdf
8	Filed 10/21/2014	Private Passenger Trailers	Rule 310	Replacement	AAAM-126097000	Rule 310rev120114.pdf
9	Filed 10/21/2014	Good Student Discount	Rule 327.7	Replacement	AAAM-126097000	Rule 327.7rev120114.pdf
10	Filed 10/21/2014	AAA OnBoard Discount	Rule 327.10	Replacement	AAAM-129324197	Rule 327.10rev120114.pdf
11	Filed 10/21/2014	AAA OnBoard Teen Discount	Rule 327.11	Replacement	AAAM-129324197	Rule 327.11rev120114.pdf
12	Filed 10/21/2014	Available Coverage Limits and Deductibles	Rule 401	Replacement	AAAM-128663033	Rule 401rev120114.pdf
13	Filed 10/21/2014	AR ERP Rate Pages	Exhibit 1	Replacement	AAAM-129324197	Exhibit 1 - AR ERP Rate Pages 12-1-2014.pdf

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ADVANCE PURCHASE DISCOUNT

An Advance Purchase Discount will be applied to new business policies effective on or after December 1, 2014. Policies submitted at least 7 days prior to the expiration date of the applicant's current policy and who have at least 12 months of prior liability insurance will receive the Advance Purchase Discount. The amount of the discount will gradually decrease over a 5-year period.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to private passenger vehicles, recreational use vehicle, antique vehicles, classic vehicles and trailers.

This discount will apply to insureds that transfer to another area that the Automobile Club Inter-Insurance Exchange is authorized to conduct business in and the Advance Purchase Discount is available. The transfer policy will keep the same level of discount that is being used on the original policy. This discount will not apply to existing policyholders that have their policy rewritten.

The discount will apply as follows:

ACIIE LONGEVITY (YEARS)	FACTORS
0	.95
1	.96
2	.97
3	.98
4	.99
5 +	1.00

The discount will appear on the Declarations Certificate.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

SECTION RULE**200 TIERING**

- 201 TIERING
- 202 CONSUMER INSURANCE SCORE (CIS)
- 203 PRIOR NON-CHARGEABLE LOSSES
- 204 PRIOR INSURANCE
- 205 **RESERVED FOR FUTURE USE**
- 206 PRIOR RENTAL COVERAGE

300 RATING, DISCOUNT AND SURCHARGE REQUIREMENTS

- 301 VEHICLE DEFINITIONS
 - 301.1 PRIVATE PASSENGER AUTOMOBILE
 - 301.2 RECREATIONAL VEHICLE
- 302 DRIVER AND USE CLASSIFICATION CODES
 - 302.1 MULTIPLE CAR USE FACTOR
- 303 TERRITORIES
- 304 SYMBOLS
- 305 DEFINITIONS OF VEHICLES WITH HIGHER EXPOSURE
- 306 MINIMUM COMPREHENSIVE PREMIUM
- 307 ANTIQUE AND CLASSIC AUTOMOBILES
- 308 SPECIAL INTEREST AUTOMOBILES
- 309 CUSTOMIZED EQUIPMENT/AUTO
 - 309.1 CAMPER SHELL OR CAMPER BODY
- 310 PRIVATE PASSENGER TRAILERS
- 311 LOAN/LEASE VALUE ENDORSEMENT
- 312 REPLACEMENT COST AUTO ENDORSEMENT
- 313 CO-RESIDENTS
- 314 ONE DRIVER, MORE THAN ONE VEHICLE
- 315 YOUTHFUL OPERATOR VEHICLE ASSIGNMENT
- 316 STUDENTS AND CLERGY RATED AS PLEASURE
- 317 STUDENTS AND MILITARY PERSONNEL AWAY FROM HOME
- 318 FEDERAL GOVERNMENT EMPLOYEES
- 319 CHANGES ON POLICY
- 320 PREMIUM MISQUOTES ON NEW BUSINESS
- 321 CANCELLATIONS
- 322 POLICY TERM
- 323 PREMIUM TRANSITION RULE
- 324 PREMIUM PAYMENTS
- 325 SERVICE CHARGE
- 326 PAYMENT PLANS
 - 326.1 INSTALLMENT PAYMENT PLAN
 - 326.2 ELECTRONIC FUNDS TRANSFER PLAN
 - 326.3 RESERVED FOR FUTURE USE
 - 326.4 50/50 PAYMENT PLAN

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

300 *RATING, DISCOUNT AND SURCHARGE REQUIREMENTS continued***327 DISCOUNTS**

- 327.1 AAA MEMBERSHIP DISCOUNT
- 327.2 ACCIDENT PREVENTION COURSE DISCOUNT
- 327.3 AIR BAG DISCOUNT
- 327.4 ANTI-LOCK BRAKE SYSTEM DISCOUNT
- 327.5 ANTI-THEFT MECHANISM DISCOUNT
- 327.6 DRIVER TRAINING DISCOUNT
- 327.7 GOOD STUDENT DISCOUNT
- 327.8 MULTI-LINE DISCOUNT
- 327.9 LONGEVITY DISCOUNT
- 327.10 AAA ONBOARD DISCOUNT
- 327.11 AAA ONBOARD TEEN DISCOUNT
- 327.12 DRIVESHARP DISCOUNT
- 327.13 VERIFIED MILEAGE DISCOUNT
- 327.14 **ADVANCE PURCHASE DISCOUNT**

328 DISCOUNT FACTORS**329 SURCHARGES**

- 329.1 INEXPERIENCED OPERATOR SURCHARGE
- 329.2 RATING SURCHARGE POINTS
- 329.3 SALVAGE TITLE

330 GUARANTEED RENEWAL ENDORSEMENT**331 MARKET TIER****332 ACCIDENT FORGIVENESS****333 ANNUAL MILEAGE RATING****400 *COVERAGE LIMITS AND DEDUCTIBLES*****401 AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES****402 COVERAGE COMBINATIONS****403 UNIFORM LIMITS****404 AUTOMATIC COVERAGE**

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

TIERING

Tiering allows us to offer premiums that are more competitive and a rate structure for a wide range of applicants/policyholders. The tier will be calculated at new business and every renewal.

The tiering program is based on an applicant's/policyholder's:

- Consumer report history (or Consumer Insurance Score - CIS)
- Prior non-chargeable losses (all drivers)
- Prior insurance status
- Prior rental coverage

Points will be assigned for prior non-chargeable losses, prior insurance status, and prior rental coverage. Point values will vary by the number of vehicles on the policy. The vehicle count will include vehicles that carry Bodily Injury Liability coverage and are not rated as recreational use, antiques, classics or trailers.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

CONSUMER INSURANCE SCORE (CIS)

In order to properly underwrite and rate an insurance risk, a Consumer Insurance Score (CIS) will be obtained on all new business applicants. A CIS will also be obtained at every third annual renewal for all policyholders. This will be only one of the factors used to rate an insurance risk.

The CIS factor applies to Bodily Injury Liability; Property Damage Liability; Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive; Uninsured Motorist Property Damage and Rental Reimbursement coverages.

The CIS applies to private passenger vehicles and those rated as such under our rules.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIOR INSURANCE

There are three categories for prior insurance which will impact the underwriting tier:

- 12 months or greater without any lapse in coverage.
- 6 to less than 12 months with no more than one lapse up to 30 days.
- All other conditions (including no insurance, less than 6 months insurance and coverage lapses that do not meet the above criteria).

Exception: The prior insurance conditions will not apply where the lack of motor vehicle insurance coverage is due to the applicant serving in the armed services and/or the applicant has not operated a motor vehicle in violation of any financial responsibility or compulsory insurance requirement within the past 12 months.

At each renewal, policies are automatically moved up to the next level.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

RESERVED FOR FUTURE USE

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

ANTIQUE AND CLASSIC AUTOMOBILES
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The terms used in this rule are defined as follows:

Antique Automobile (ANTIQ) - a motor vehicle which is over 25 years old and has been restored or preserved by an antique automobile hobbyist. This includes replicas or reproductions of an antique or classic automobile over 25 years old.

Classic Automobile (CLASC) - a motor vehicle which is over 10 years old and, because of limited production or exceptionally fine workmanship, is a rarity of historic interest.

The following rules apply to both Antique and Classic Automobiles:

1. Eligibility

- The vehicle shall be used for exhibitions, club activities, parades or personal display only.
- The insured must also have a private passenger vehicle insured with us.
- The vehicle must be owned by an individual or owned jointly by residents in the same household.
- Annual mileage does not exceed 3,000.
- Pictures showing all 4 sides of the vehicle must be submitted with the application or a policy amendment.

2. Not Eligible

- The vehicle is used primarily for the transportation of passengers, transportation of property or rented to others.
- The vehicle is regularly used for personal, pleasure and business purposes.
- The vehicle is classified as a High-Performance or Sports car unless prior Underwriting approval is obtained.
- The vehicle has a fiberglass body construction unless prior Underwriting approval is obtained.

3. Rating and Classification

- No discounts or surcharges apply, nor do they satisfy the "like coverage" rule for other vehicles on the policy or in the household.
Exception: The Advance Purchase Discount will apply to antique and classic automobiles.
- Rental Reimbursement is not available for Antique and Classic automobiles. Physical damage coverage may be purchased, if the deductible is at least \$250 for Collision and Comprehensive. All other coverages are available.
- The rating territory will be determined by the garaging address.
- Physical Damage rates are based on the Actual Cash Value (ACV) of the vehicle in even thousand dollar increments. This will be the limit of liability for Physical Damage. The ACV should be indicated in the ACV amount field.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIVATE PASSENGER TRAILERS

A private passenger trailer may be a:

- Camping Trailer
- Travel Trailer
- Horse Trailer
- Utility Trailer

The terms used in this rule are defined as follows:

Camping Trailer ("pop-up" camper) - a recreational structure with collapsible sides, mounted on wheels, requiring a separate powered vehicle.

Travel Trailer - a recreational structure mounted on wheels, requiring a separate powered vehicle.

Utility Trailer - a commercially manufactured trailer of 1 ton or less hauling capacity that is used to transport household goods.

1. Eligibility

If an applicant/insured wishes to insure an owned, private passenger trailer, they may do so if all of the following conditions are met:

- Must be supported by insuring a private passenger vehicle with us
- The trailer must be commercially manufactured
- Must be designed for use with a private passenger vehicle, pickup truck or van
- Must be used as a residence for vacation and holidays only
- Must be kept at applicant's/insured's residence when not in use
- May not exceed 25 feet in length
- May not exceed \$75,000 in value
- Must be owned by an individual or jointly owned by residents in the same household

Horse trailers must also be:

- Designed for a maximum of 4 horses
- Used principally for short distance transportation of their own horses

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

2. Not Eligible

Private passenger trailers are not eligible for coverage under any of the following conditions:

- The trailer is homemade
- Used as a permanent residence
- Does not have supporting coverage
- Owned jointly by more than one family or rented to others
- Commercial trailers

3. Rating and Classification

The Bodily Injury Liability, Property Damage Liability, PIP - Medical Payments coverages on the towing vehicles are extended to cover the trailer.

The only coverages that can be purchased on the trailer unit are Collision and/or Comprehensive. The Rate Class for a trailer is TRAIL.

Trailers receive no discounts and no surcharges are applied.

Exception: Advance Purchase Discount will apply to trailers.

Trailers do not satisfy the "like coverage" rule for other vehicles on the policy or in the household. Trailers do not qualify for multiple car use.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

GOOD STUDENT DISCOUNT

Private passenger vehicles, and those rated as such, which are rated with an unmarried operator age 16 through 24 will be eligible for a Good Student Discount if specific scholastic achievements are attained. The essential elements of the Good Student Discount are as follows:

1. Eligibility - All unmarried operators under age 25 whose use of the vehicle affects the rates charged must:
 - be a full time student (high school, college or university) **and** meet or exceed at least one of the following academic requirements for the immediately preceding school semester or quarter (or comparable segment) **or**
 - be a graduate from a college or university **and** whose cumulative scholastic records meet or exceed at least one of the following academic requirements:
 - rank scholastically in the upper 20% of their class; **or**
 - have a grade average of "B" or its equivalent if the school uses letters to designate grades, such as A, B, C, D and F. (If the system of grading by letter is not adaptable to averaging, no grade shall be below "B" or its equivalent); **or**
 - have a grade average of 3.0 points or its equivalent for all subjects combined if the school uses numbers to designate grades such as 4, 3, 2 and 1; **or**
 - be on the "deans list", "honor roll" or comparable list indicating scholastic achievement.

For each qualifying student you must provide one of the following:

- a copy of the report card for the most recently completed semester; **or**
- evidence of being on the "Dean's List" or Honor Roll" (on school letterhead); **or**
- have the appropriate school official(s) complete the bottom of Form 107AR - Application for Good Student Discount.

To continue this discount, the following must be provided for each qualifying student each subsequent 12 months or the discount will be removed:

- a copy of the report card for the most recently completed semester; **or**
- evidence of being on the "Dean's List" or Honor Roll" (on school letterhead); **or**
- have the appropriate school official(s) complete the bottom of Form 108AR - Recertification of Good Student Discount.

2. Vehicles Affected - This discount applies to all private passenger vehicles and those rated as such except vehicles rated as recreational use, antiques, classics or trailers.
3. Coverages Discounted - This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD), Collision, Comprehensive and PIP - Medical Payments.
4. Miscellany
 - The Good Student Discount terminates when the operator marries or reaches 25 years of age.
 - In the event there is more than 1 youthful operator assigned to a vehicle, the discount will be applied if the rated driver is eligible for the discount.
 - The Good Student Discount may be added anytime during the policy period; provided the qualifications are met and required information is submitted.

This discount will appear on the Declarations Certificate. See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**AAA ONBOARD DISCOUNT**

Private passenger vehicles, and those rated as such, that have an active AAA OnBoard device, provide an odometer reading and are primarily driven by an insured that is a current Auto Club Enterprises AAA member will be eligible for the AAA OnBoard Discount. A consent form must be completed to receive a AAA OnBoard device. The discount will apply only upon activation of the device. Activation means the device has been plugged into the vehicle and registered on our network. Active means the device has been plugged into the vehicle, registered on our network and regularly transmits the vehicle's mileage information.

The AAA OnBoard device periodically transmits the vehicle's mileage information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The mileage information will be used in the future to determine annual mileage.

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon activation, the policy may be amended to add this discount. This discount will be applied on a vehicle basis. The discount will remain on the policy as long as the device is active and a sufficient amount of data is captured by the device.

If the device is not active or has not been activated, it must be returned. If the device is not returned within 30 days of our written request, the policyholder will be charged a \$100 fee for the device. A fee will not be charged to policyholders who enrolled prior to December 1, 2014. A fee will not be charged for the following circumstances:

- The device is stolen and the policyholder can document the theft with a police report or an insurance claim.
- The device was installed in a vehicle declared a total loss from an accident and the policyholder could not recover the device from the vehicle and the policyholder provides documentation of the loss with an insurance claim.
- The device is returned after the policyholder has been billed or charged. At this point, we will stop future billings or credit the fee if payment has already been made.
- If the policyholder believes they have been charged in error, we will investigate and may reverse or cancel the charge if warranted.

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle will not be eligible for the AAA OnBoard discount.

If the AAA OnBoard Discount is currently applied to a vehicle, the vehicle will not be eligible for the Verified Mileage Discount. If the device is deactivated, that vehicle may be eligible for the Verified Mileage Discount. If the device does not work in a vehicle, that vehicle may be eligible for the Verified Mileage Discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

See Rule 333 for AAA OnBoard table rating factors.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN**AAA ONBOARD TEEN DISCOUNT**

Private passenger vehicles, and those rated as such, which are rated with an unmarried operator under the age of 20 on a policy **receiving the AAA Membership Discount** will be eligible for a AAA OnBoard® Teen Discount. A participation form to enroll in our AAA OnBoard Teen Safe Driver Program must be completed to receive a AAA OnBoard device. The discount will apply upon activation of the device. Activation means the device has been plugged into the vehicle and has been registered on our network.

The AAA OnBoard device transmits the vehicle information wirelessly and is currently only available for compatible vehicle types with a model year of 1996 or newer. The AAA OnBoard Teen Safe Driver program offers policyholders an opportunity to participate in a program encouraging responsible driving habits for teen drivers. Through the use of a website and in-vehicle device, policyholder parents or guardians can identify their teen's driving behaviors, including speed, time and date of trips, and vehicle location. **Effective December 1, 2014, the AAA OnBoard Teen Safe Driver program will be available to teens for a period of one year. The device must be returned after one year. Teens that have previously had the AAA OnBoard Teen Safe Driver program activated for more than one year will be asked to return the AAA OnBoard device.**

This discount applies to Bodily Injury Liability and Property Damage Liability (BI & PD); Uninsured Motorist; Underinsured Motorist; PIP – Medical Payments, PIP – Accidental Death, PIP – Work Loss, Collision; Comprehensive, Uninsured Motorist Property Damage and Rental Reimbursement.

This discount applies to new and renewal policies with effective dates on or after 3-1-2013. Upon activation, the policy may be amended to add this discount. This discount will be applied **to the vehicle the teen operator is assigned to.** The discount will remain on the policy as long as the device is activated and the rated driver is under the age of 20 **or the discount has been active on the policy for two renewals and the rated driver is under the age of 20.**

If the device is not active at the time of the renewal offer **and the discount has not been active on the policy for two renewals,** the discount will be removed for the next policy period.

If the device is not activated, it must be returned. If the device is deactivated or the insured's participation in the AAA OnBoard Teen Safe Driver program terminates prior to being activated for two renewals, the device must be returned and the discount will be removed. If the device has been activated for two renewals, the device must be returned, but the discount will remain as long as the teen is under the age of 20 and is rated on a vehicle on the policy. If the device is not returned within 30 days of our written request, the policyholder will be charged a \$100 fee for the device. A fee will not be charged to policyholders who enrolled prior to December 1, 2014. A fee will not be charged for the following circumstances:

- **The device is stolen and the policyholder can document the theft with a police report or an insurance claim.**
- **The device was installed in a vehicle declared a total loss from an accident and the policyholder could not recover the device from the vehicle and the policyholder provides documentation of the loss with an insurance claim.**
- **The device is returned after the policyholder has been billed or charged. At this point, we will stop future billings or credit the fee if payment has already been made.**

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

- If the policyholder believes they have been charged in error, we will investigate and may reverse or cancel the charge if warranted.

If the AAA OnBoard Teen Discount is currently applied to a vehicle, the vehicle would not be eligible for the AAA OnBoard discount.

This discount will appear on the Declarations Certificate. This discount does not apply to vehicles rated as recreational use, antiques, classics or trailers.

See Rule 328 for discount factor.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

AVAILABLE COVERAGE LIMITS AND DEDUCTIBLES

BODILY INJURY	PROPERTY DAMAGE	UNINSURED MOTORIST	UNDERINSURED MOTORIST
25,000/50,000	25,000	25,000/50,000	25,000/50,000
50,000/100,000	50,000	50,000/100,000	50,000/100,000
100,000/300,000	100,000	100,000/300,000	100,000/300,000
250,000/500,000	200,000	250,000/500,000	250,000/500,000
300,000/300,000	300,000	300,000/300,000	300,000/300,000
300,000/500,000	500,000	300,000/500,000	300,000/500,000
500,000/500,000		500,000/500,000	500,000/500,000
300,000/1,000,000*		300,000/1,000,000*	300,000/1,000,000*
500,000/1,000,000*		500,000/1,000,000*	500,000/1,000,000*

* Requires prior Underwriting approval

PERSONAL INJURY PROTECTION		
MEDICAL PAYMENTS	ACCIDENTAL DEATH	WORK LOSS
1,000		\$140 per week maximum
5,000	5,000	
10,000	10,000	
25,000		
50,000		

COMPREHENSIVE DEDUCTIBLE	COLLISION DEDUCTIBLE
250	250
500	500
750	750
1,000	1,000
2,000	2,000

UNINSURED MOTORIST PROPERTY DAMAGE \$200 Deductible Applies
25,000
50,000
100,000
200,000*
300,000*
500,000*

*This deductible is **not** available for new business.

RENTAL REIMBURSEMENT (daily/maximum)
30/750
40/1,000
50/1,200
60/1,350
75/1,500



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
BASE RATES**

**EXHIBIT 1
SHEET 1**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

Territory	COVERAGE									
	BI/PD	COMP	COLL	PIP-MP	PIP-AD	PIP-WL	RR	UM	UIM	UMPD
1	212	120	141	24	7	7	31	10	10	18
2	306	79	161	31	7	7	25	11	11	21
3	215	75	133	23	7	7	19	11	11	17
4	254	168	188	21	7	7	18	10	10	18
5	253	78	144	20	7	7	21	9	8	18
6	237	101	150	22	7	7	26	10	10	18
7	228	124	155	23	7	7	26	11	11	17
8	296	93	172	31	7	7	22	11	11	18
9	205	66	128	21	7	7	19	9	9	17
12	184	92	127	19	7	7	16	10	9	17
13	221	95	137	22	7	7	18	9	8	18
15	282	170	212	25	7	7	18	11	11	18
16	258	106	159	24	7	7	29	9	9	17
17	213	88	133	22	7	7	22	9	8	18
18	251	84	153	26	7	7	23	9	8	18
19	272	107	157	30	7	7	22	10	10	18
20	248	77	142	24	7	7	21	9	8	19
21	249	79	142	21	7	7	21	9	8	18
22	226	71	126	20	7	7	19	9	8	17



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

PRIVATE PASSENGER SEMI-ANNUAL RATES INCREASED LIMIT / MODEL YEAR

EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

Bodily Injury (000)	
Limit	Factor
25/50	1.000
50/100	1.090
100/300	1.130
250/500	1.300
300/300	1.290
300/500	1.370
300/1000	1.460
500/500	1.480
500/1000	1.530
1000/1000	1.600

Property Damage	
Limit	Factor
25,000	1.000
50,000	1.030
100,000	1.060
200,000	1.090
300,000	1.120
500,000	1.190

Uninsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.310
100/300	1.690
250/500	2.050
300/300	1.910
300/500	2.120
300/1000	2.450
500/500	2.200
500/1000	2.850
1000/1000	2.950

Underinsured Motorist (000)	
Limit	Factor
25/50	1.000
50/100	1.500
100/300	2.700
250/500	3.600
300/300	3.100
300/500	3.900
300/1000	4.800
500/500	4.700
500/1000	5.700
1000/1000	6.500

Personal Injury Protection (MP)	
Limit	Factor
1,000	1.000
5,000	1.850
10,000	2.400
25,000	3.200
50,000	3.450

Personal Injury Protection (ADD)	
Limit	Factor
5,000	1.000
10,000	1.667

Rental Reimbursement	
Limit	Factor
30/750	1.000
40/1,000	1.333
50/1,200	1.667
60/1,350	2.000
75/1,500	2.750

Model Year		
	COMP	COLL
Year	Factor	Factor
1993 & Prior	0.75	0.69
1994	0.78	0.73
1995	0.81	0.78
1996	0.83	0.82
1997	0.88	0.86
1998	0.93	0.90
1999	0.96	0.95
2000	1.00	1.00
2001	1.02	1.05
2002	1.05	1.12
2003	1.08	1.19
2004	1.11	1.26
2005	1.16	1.33
2006	1.20	1.42
2007	1.27	1.51
2008	1.32	1.59
2009	1.36	1.64
2010	1.42	1.71
2011	1.49	1.77
2012	1.56	1.84
2013	1.63	1.96
2014	1.69	2.05
2015	1.75	2.14
New Model Year Factor	1.035	1.045

Uninsured Motorist Property Damage	
Limit	Factor
25,000	1.000
50,000	1.300
100,000	1.560
200,000	1.790
300,000	1.970
500,000	2.560



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

Symbol	250	500	750	1,000	2,000
1	0.104	0.073	0.067	0.054	0.034
2	0.104	0.073	0.067	0.054	0.034
3	0.128	0.077	0.069	0.054	0.035
4	0.181	0.096	0.089	0.075	0.060
5	0.233	0.144	0.126	0.099	0.078
6	0.330	0.207	0.187	0.151	0.114
7	0.393	0.271	0.241	0.193	0.151
8	0.467	0.324	0.290	0.235	0.191
9	0.523	0.373	0.334	0.271	0.220
10	0.596	0.423	0.380	0.310	0.243
11	0.655	0.508	0.467	0.392	0.313
12	0.707	0.555	0.519	0.446	0.352
13	0.778	0.601	0.553	0.465	0.368
14	0.830	0.641	0.590	0.496	0.393
15	0.917	0.695	0.642	0.541	0.430
16	0.959	0.727	0.668	0.560	0.446
17	1.003	0.765	0.705	0.594	0.470
18	1.053	0.805	0.737	0.615	0.491
19	1.096	0.829	0.769	0.653	0.508
20	1.148	0.875	0.801	0.668	0.545
21	1.190	1.023	0.952	0.814	0.712
22	1.221	1.052	0.983	0.843	0.754
23	1.264	1.098	1.023	0.874	0.759
24	1.315	1.137	1.062	0.910	0.815
25	1.356	1.191	1.107	0.941	0.824
26	1.400	1.237	1.147	0.974	0.874
27	1.493	1.260	1.178	1.011	0.890
28	1.569	1.315	1.225	1.047	0.939
29	1.663	1.361	1.266	1.078	0.939
30	1.712	1.393	1.301	1.115	0.997
31	1.769	1.437	1.343	1.152	1.027
32	1.824	1.481	1.384	1.186	1.047
33	1.870	1.519	1.419	1.216	1.088
34	1.924	1.563	1.460	1.252	1.114
35	1.979	1.609	1.503	1.288	1.136
36	2.033	1.653	1.545	1.325	1.181
37	2.089	1.696	1.585	1.360	1.230
38	2.144	1.741	1.628	1.396	1.236
39	2.198	1.785	1.668	1.431	1.268
40	2.253	1.831	1.710	1.467	1.302
41	2.309	1.876	1.753	1.504	1.358
42	2.366	1.923	1.797	1.541	1.391
43	2.410	1.957	1.830	1.569	1.416
44	2.465	2.004	1.872	1.606	1.450
45	2.522	2.049	1.915	1.643	1.484
46	2.577	2.094	1.957	1.678	1.517
47	2.634	2.140	2.000	1.715	1.550
48	2.690	2.184	2.042	1.752	1.582
49	2.746	2.230	2.085	1.789	1.616



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COMPREHENSIVE**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

Symbol	250	500	750	1,000	2,000
50	2.802	2.276	2.128	1.826	1.648
51	2.858	2.322	2.170	1.861	1.679
52	2.914	2.368	2.212	1.898	1.714
53	2.969	2.412	2.254	1.934	1.748
54	3.027	2.459	2.298	1.971	1.817
55	3.081	2.504	2.340	2.007	1.869
56	3.138	2.548	2.382	2.044	1.845
57	3.194	2.595	2.426	2.081	1.911
58	3.233	2.627	2.455	2.107	1.966
59	3.290	2.673	2.498	2.142	1.965
60	3.345	2.718	2.540	2.179	1.968
61	3.400	2.762	2.582	2.215	2.067
62	3.455	2.809	2.625	2.252	2.074
63	3.512	2.853	2.667	2.289	2.070
64	3.568	2.899	2.709	2.324	2.098
65	3.623	2.944	2.751	2.360	2.131
66	3.680	2.989	2.793	2.396	2.179
67	3.735	3.035	2.836	2.433	2.196
68	3.791	3.080	2.878	2.470	2.230
69	3.847	3.125	2.920	2.506	2.262
70	3.882	3.154	2.948	2.528	2.283
71	3.937	3.199	2.990	2.566	2.316
72	3.993	3.244	3.031	2.602	2.350
73	4.049	3.290	3.074	2.637	2.381
74	4.105	3.334	3.115	2.672	2.413
75	4.159	3.379	3.158	2.710	2.448
76	4.215	3.425	3.201	2.746	2.479
77	4.271	3.469	3.243	2.782	2.512
78	4.325	3.515	3.285	2.818	2.544
79	4.381	3.560	3.327	2.854	2.577
80	4.437	3.604	3.369	2.890	2.610
81	4.492	3.650	3.411	2.927	2.644
82	4.547	3.694	3.452	2.962	2.675
83	4.604	3.740	3.495	2.999	2.709
84	4.658	3.785	3.537	3.033	2.740

For Symbols above 84, multiply the prior symbol factor by 1.015.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****EXHIBIT 1
SHEET 5****Arkansas****PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION****EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

Symbol					
	250	500	750	1,000	2,000
1	0.339	0.276	0.208	0.139	0.083
2	0.339	0.276	0.208	0.139	0.083
3	0.370	0.288	0.214	0.139	0.090
4	0.453	0.323	0.242	0.161	0.101
5	0.531	0.411	0.314	0.217	0.131
6	0.583	0.482	0.360	0.236	0.145
7	0.669	0.544	0.421	0.297	0.177
8	0.756	0.629	0.486	0.343	0.211
9	0.812	0.688	0.522	0.356	0.245
10	0.876	0.709	0.538	0.367	0.282
11	0.931	0.766	0.641	0.516	0.340
12	1.000	0.791	0.669	0.546	0.362
13	1.092	0.840	0.700	0.560	0.371
14	1.092	0.885	0.728	0.570	0.379
15	1.190	0.911	0.760	0.608	0.392
16	1.190	0.945	0.788	0.631	0.401
17	1.283	0.978	0.816	0.652	0.414
18	1.283	0.990	0.833	0.676	0.430
19	1.347	1.023	0.854	0.686	0.442
20	1.347	1.046	0.878	0.708	0.456
21	1.404	1.081	0.976	0.872	0.584
22	1.404	1.101	0.987	0.872	0.602
23	1.468	1.125	1.020	0.914	0.621
24	1.468	1.148	1.033	0.919	0.634
25	1.526	1.181	1.069	0.956	0.647
26	1.526	1.193	1.078	0.963	0.671
27	1.598	1.210	1.114	1.018	0.703
28	1.598	1.233	1.126	1.019	0.719
29	1.687	1.278	1.176	1.074	0.735
30	1.687	1.288	1.185	1.082	0.741
31	1.784	1.320	1.228	1.135	0.774
32	1.816	1.352	1.257	1.163	0.802
33	1.816	1.384	1.277	1.168	0.809
34	1.913	1.416	1.316	1.216	0.818
35	1.956	1.447	1.346	1.243	0.843
36	1.967	1.478	1.375	1.272	0.848
37	2.041	1.510	1.404	1.297	0.859
38	2.085	1.542	1.433	1.324	0.875
39	2.106	1.567	1.456	1.345	0.898
40	2.106	1.598	1.485	1.371	0.913
41	2.214	1.637	1.522	1.407	0.935
42	2.257	1.678	1.560	1.441	0.959
43	2.257	1.717	1.597	1.477	0.984
44	2.257	1.758	1.618	1.478	0.985
45	2.257	1.796	1.637	1.478	0.985
46	2.416	1.836	1.707	1.577	1.053
47	2.416	1.879	1.731	1.582	1.055
48	2.416	1.916	1.750	1.582	1.055
49	2.416	1.957	1.769	1.582	1.055



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas**

**EXHIBIT 1
SHEET 6**

**PRIVATE PASSENGER SEMI-ANNUAL RATES
SYMBOL DEDUCTIBLE RELATIVITIES - COLLISION**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

Symbol	250	500	750	1,000	2,000
50	2.416	1.996	1.789	1.582	1.079
51	2.548	2.027	1.848	1.669	1.113
52	2.548	2.066	1.868	1.669	1.113
53	2.548	2.106	1.888	1.669	1.113
54	2.548	2.147	1.908	1.669	1.113
55	2.548	2.186	1.928	1.669	1.113
56	2.692	2.225	1.994	1.755	1.173
57	2.692	2.265	2.015	1.755	1.173
58	2.722	2.294	2.025	1.755	1.173
59	2.722	2.333	2.044	1.755	1.173
60	2.761	2.354	2.054	1.755	1.173
61	2.822	2.412	2.131	1.850	1.198
62	2.822	2.452	2.152	1.850	1.198
63	2.822	2.480	2.166	1.850	1.198
64	2.860	2.480	2.166	1.850	1.198
65	2.905	2.480	2.166	1.850	1.198
66	2.951	2.593	2.264	1.934	1.252
67	2.979	2.593	2.264	1.934	1.252
68	3.024	2.593	2.264	1.934	1.252
69	3.069	2.593	2.272	1.950	1.262
70	3.112	2.593	2.286	1.978	1.281
71	3.158	2.718	2.373	2.028	1.312
72	3.202	2.718	2.376	2.033	1.316
73	3.246	2.718	2.391	2.063	1.336
74	3.291	2.718	2.405	2.091	1.355
75	3.336	2.718	2.419	2.119	1.371
76	3.380	2.844	2.497	2.148	1.390
77	3.424	2.844	2.510	2.176	1.410
78	3.470	2.844	2.524	2.203	1.426
79	3.512	2.844	2.538	2.232	1.444
80	3.559	2.844	2.553	2.261	1.464
81	3.602	2.969	2.630	2.290	1.482
82	3.647	2.969	2.643	2.316	1.500
83	3.692	2.969	2.658	2.346	1.519
84	3.736	2.969	2.672	2.373	1.536

For Symbols above 84, multiply the prior symbol factor by 1.012.



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

EXHIBIT 1

SHEET 7

Arkansas

Insurance PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORSEFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	C	B	F	R
A6FMI	589	1.35	1.45	1.51	1.14	0.60
A6FMP	590	1.35	1.45	1.51	1.14	0.60
A6FSI	662	2.79	2.79	2.79	2.43	1.33
A6FSP	668	3.44	3.44	3.44	2.93	1.62
A6MMI	660	2.75	2.75	2.75	2.53	1.30
A6MMP	661	2.75	2.75	2.75	2.53	1.30
A6MSI	670	3.66	3.66	3.66	3.40	1.63
A6MSP	672	4.61	4.61	4.61	4.33	2.06
A7FMI	555	1.31	1.37	1.49	1.11	0.59
A7FMP	556	1.31	1.37	1.49	1.11	0.59
A7FSI	658	2.62	2.62	2.62	2.28	1.25
A7FSP	666	3.05	3.05	3.05	2.60	1.46
A7MMI	656	2.55	2.55	2.55	2.34	1.21
A7MMP	657	2.55	2.55	2.55	2.34	1.21
A7MSI	667	3.31	3.31	3.31	3.09	1.54
A7MSP	671	3.86	3.86	3.86	3.63	1.93
A8FMI	509	1.27	1.35	1.48	1.09	0.57
A8FMP	510	1.27	1.35	1.48	1.09	0.57
A8FSI	650	2.36	2.36	2.36	2.06	1.18
A8FSP	663	2.82	2.82	2.82	2.39	1.41
A8MMI	651	2.37	2.37	2.37	2.17	1.19
A8MMP	652	2.37	2.37	2.37	2.17	1.19
A8MSI	664	3.01	3.01	3.01	2.80	1.51
A8MSP	669	3.57	3.57	3.57	3.36	1.79
A9FMI	491	1.25	1.31	1.48	1.09	0.56
A9FMP	492	1.25	1.31	1.48	1.09	0.56
A9FSI	649	2.16	2.16	2.16	1.80	1.03
A9FSP	653	2.38	2.38	2.38	2.21	1.14
A9MMI	647	2.12	2.12	2.12	1.92	1.03
A9MMP	648	2.12	2.12	2.12	1.92	1.03
A9MSI	659	2.62	2.62	2.62	2.44	1.31
A9MSP	665	3.02	3.02	3.02	2.82	1.51
B0FMI	455	1.19	1.29	1.48	1.09	0.53
B0FMP	456	1.19	1.29	1.48	1.09	0.53
B0FSI	645	2.02	2.02	2.02	1.68	1.00
B0FSP	646	2.05	2.05	2.05	1.90	1.01
B0MMI	641	1.87	1.87	1.87	1.69	0.94
B0MMP	642	1.87	1.87	1.87	1.69	0.94
B0MSI	654	2.38	2.38	2.38	2.21	1.26
B0MSP	655	2.45	2.45	2.45	2.29	1.33
B1FMI	427	1.17	1.27	1.45	1.07	0.53
B1FMP	428	1.17	1.27	1.45	1.07	0.53
B1FSI	637	1.70	1.70	1.70	1.47	0.81
B1FSP	638	1.75	1.75	1.75	1.56	0.79
B1MMI	635	1.66	1.66	1.66	1.42	0.77
B1MMP	636	1.66	1.66	1.66	1.48	0.77
B1MSI	643	1.95	1.95	1.95	1.60	1.05



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

EXHIBIT 1

SHEET 8

Arkansas

Insurance PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORSEFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	C	B	F	R
B1MSP	644	1.99	1.99	1.99	1.86	1.05
B2FMI	413	1.14	1.24	1.41	1.05	0.53
B2FMP	414	1.14	1.24	1.41	1.05	0.53
B2FSI	629	1.51	1.51	1.51	1.31	0.77
B2FSP	631	1.56	1.56	1.56	1.39	0.79
B2MMI	627	1.50	1.50	1.50	1.28	0.76
B2MMP	628	1.50	1.50	1.50	1.33	0.76
B2MSI	639	1.78	1.78	1.78	1.46	1.02
B2MSP	640	1.79	1.79	1.79	1.67	1.00
B3FMI	401	1.09	1.18	1.36	1.01	0.52
B3FMP	402	1.09	1.18	1.36	1.01	0.52
B3FSI	591	1.35	1.35	1.35	1.25	0.68
B3FSP	618	1.38	1.38	1.38	1.33	0.69
B3MMI	592	1.35	1.35	1.35	1.30	0.64
B3MMP	593	1.35	1.35	1.35	1.28	0.65
B3MSI	633	1.61	1.61	1.61	1.36	0.92
B3MSP	634	1.62	1.62	1.62	1.60	0.93
B4FMI	399	1.07	1.16	1.33	0.99	0.51
B4FMP	400	1.07	1.16	1.33	0.99	0.51
B4FSI	527	1.28	1.28	1.28	1.18	0.66
B4FSP	546	1.30	1.30	1.30	1.25	0.65
B4MMI	429	1.17	1.17	1.17	1.12	0.62
B4MMP	430	1.17	1.17	1.17	1.11	0.61
B4MSI	630	1.53	1.53	1.53	1.29	0.90
B4MSP	632	1.56	1.56	1.56	1.54	0.89
B5FMI	369	1.03	1.12	1.28	0.95	0.52
B5FMP	370	1.03	1.12	1.28	0.95	0.52
B5FSI	385	1.05	1.14	1.31	0.97	0.53
B5FSP	386	1.05	1.14	1.31	0.97	0.53
B5MMI	387	1.05	1.14	1.31	0.97	0.53
B5MMP	388	1.05	1.14	1.31	0.97	0.53
B5MSI	528	1.28	1.36	1.50	1.15	0.61
B5MSP	529	1.28	1.36	1.50	1.15	0.61
B6FMI	371	1.03	1.12	1.28	0.95	0.52
B6FMP	372	1.03	1.12	1.28	0.95	0.52
B6FSI	389	1.05	1.14	1.31	0.97	0.53
B6FSP	390	1.05	1.14	1.31	0.97	0.53
B6MMI	381	1.04	1.13	1.29	0.96	0.52
B6MMP	382	1.04	1.13	1.29	0.96	0.52
B6MSI	457	1.19	1.26	1.39	1.07	0.61
B6MSP	458	1.19	1.26	1.39	1.07	0.61
B7FMI	373	1.03	1.12	1.28	0.95	0.52
B7FMP	374	1.03	1.12	1.28	0.95	0.52
B7FSI	383	1.04	1.13	1.29	0.96	0.52
B7FSP	384	1.04	1.13	1.29	0.96	0.52
B7MMI	375	1.03	1.12	1.28	0.95	0.52
B7MMP	376	1.03	1.12	1.28	0.95	0.52

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****Arkansas****Insurance PRIVATE PASSENGER SEMI-ANNUAL RATES
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Class	#	P	C	B	F	R
B7MSI	417	1.16	1.24	1.36	1.05	0.61
B7MSP	418	1.16	1.24	1.36	1.05	0.61
B8FMI	351	1.02	1.11	1.27	0.94	0.51
B8FMP	352	1.02	1.11	1.27	0.94	0.51
B8FSI	377	1.03	1.12	1.28	0.95	0.52
B8FSP	378	1.03	1.12	1.28	0.95	0.52
B8MMI	353	1.02	1.11	1.27	0.94	0.51
B8MMP	354	1.02	1.11	1.27	0.94	0.51
B8MSI	415	1.14	1.22	1.34	1.03	0.61
B8MSP	416	1.14	1.22	1.34	1.03	0.61
B9FMI	355	1.02	1.11	1.27	0.94	0.51
B9FMP	356	1.02	1.11	1.27	0.94	0.51
B9FSI	357	1.02	1.11	1.27	0.94	0.51
B9FSP	358	1.02	1.11	1.27	0.94	0.51
B9MMI	359	1.02	1.11	1.27	0.94	0.51
B9MMP	360	1.02	1.11	1.27	0.94	0.51
B9MSI	411	1.12	1.19	1.31	1.01	0.61
B9MSP	412	1.12	1.19	1.31	1.01	0.61
C0FMI	361	1.02	1.09	1.22	0.94	0.51
C0FMP	362	1.02	1.09	1.22	0.94	0.51
C0FSI	363	1.02	1.09	1.22	0.94	0.51
C0FSP	364	1.02	1.09	1.22	0.94	0.51
C0MMI	365	1.02	1.09	1.22	0.94	0.51
C0MMP	366	1.02	1.09	1.22	0.94	0.51
C0MSI	379	1.03	1.10	1.23	0.95	0.52
C0MSP	380	1.03	1.10	1.23	0.95	0.52
C1FMI	305	1.01	1.08	1.21	0.93	0.51
C1FMP	306	1.01	1.08	1.21	0.93	0.51
C1FSI	307	1.01	1.08	1.21	0.93	0.51
C1FSP	308	1.01	1.08	1.21	0.93	0.51
C1MMI	309	1.01	1.08	1.21	0.93	0.51
C1MMP	310	1.01	1.08	1.21	0.93	0.51
C1MSI	367	1.02	1.09	1.22	0.94	0.51
C1MSP	368	1.02	1.09	1.22	0.94	0.51
C2FMI	311	1.01	1.08	1.21	0.93	0.51
C2FMP	312	1.01	1.08	1.21	0.93	0.51
C2FSI	313	1.01	1.08	1.21	0.93	0.51
C2FSP	314	1.01	1.08	1.21	0.93	0.51
C2MMI	315	1.01	1.08	1.21	0.93	0.51
C2MMP	316	1.01	1.08	1.21	0.93	0.51
C2MSI	317	1.01	1.08	1.21	0.93	0.51
C2MSP	318	1.01	1.08	1.21	0.93	0.51
C3FMI	319	1.01	1.08	1.21	0.93	0.51
C3FMP	320	1.01	1.08	1.21	0.93	0.51
C3FSI	321	1.01	1.08	1.21	0.93	0.51
C3FSP	322	1.01	1.08	1.21	0.93	0.51
C3MMI	323	1.01	1.08	1.21	0.93	0.51



Arkansas

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Class	#	P	C	B	F	R
C3MMP	324	1.01	1.08	1.21	0.93	0.51
C3MSI	325	1.01	1.08	1.21	0.93	0.51
C3MSP	326	1.01	1.08	1.21	0.93	0.51
C4FMI	327	1.01	1.08	1.21	0.93	0.51
C4FMP	328	1.01	1.08	1.21	0.93	0.51
C4FSI	329	1.01	1.08	1.21	0.93	0.51
C4FSP	330	1.01	1.08	1.21	0.93	0.51
C4MMI	331	1.01	1.08	1.21	0.93	0.51
C4MMP	332	1.01	1.08	1.21	0.93	0.51
C4MSI	333	1.01	1.08	1.21	0.93	0.51
C4MSP	334	1.01	1.08	1.21	0.93	0.51
C5FMI	335	1.01	1.08	1.21	0.93	0.51
C5FMP	336	1.01	1.08	1.21	0.93	0.51
C5FSI	337	1.01	1.08	1.21	0.93	0.51
C5FSP	338	1.01	1.08	1.21	0.93	0.51
C5MMI	339	1.01	1.08	1.21	0.93	0.51
C5MMP	340	1.01	1.08	1.21	0.93	0.51
C5MSI	341	1.01	1.08	1.21	0.93	0.51
C5MSP	342	1.01	1.08	1.21	0.93	0.51
C6FMI	193	1.00	1.07	1.20	0.92	0.50
C6FMP	194	1.00	1.07	1.20	0.92	0.50
C6FSI	195	1.00	1.07	1.20	0.92	0.50
C6FSP	196	1.00	1.07	1.20	0.92	0.50
C6MMI	197	1.00	1.07	1.20	0.92	0.50
C6MMP	198	1.00	1.07	1.20	0.92	0.50
C6MSI	199	1.00	1.07	1.20	0.92	0.50
C6MSP	200	1.00	1.07	1.20	0.92	0.50
C7FMI	201	1.00	1.07	1.20	0.92	0.50
C7FMP	202	1.00	1.07	1.20	0.92	0.50
C7FSI	203	1.00	1.07	1.20	0.92	0.50
C7FSP	204	1.00	1.07	1.20	0.92	0.50
C7MMI	205	1.00	1.07	1.20	0.92	0.50
C7MMP	206	1.00	1.07	1.20	0.92	0.50
C7MSI	207	1.00	1.07	1.20	0.92	0.50
C7MSP	208	1.00	1.07	1.20	0.92	0.50
C8FMI	209	1.00	1.07	1.20	0.92	0.50
C8FMP	210	1.00	1.07	1.20	0.92	0.50
C8FSI	211	1.00	1.07	1.20	0.92	0.50
C8FSP	212	1.00	1.07	1.20	0.92	0.50
C8MMI	213	1.00	1.07	1.20	0.92	0.50
C8MMP	214	1.00	1.07	1.20	0.92	0.50
C8MSI	215	1.00	1.07	1.20	0.92	0.50
C8MSP	216	1.00	1.07	1.20	0.92	0.50
C9FMI	217	1.00	1.07	1.20	0.92	0.50
C9FMP	218	1.00	1.07	1.20	0.92	0.50
C9FSI	219	1.00	1.07	1.20	0.92	0.50
C9FSP	220	1.00	1.07	1.20	0.92	0.50

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE****Arkansas****Insurance PRIVATE PASSENGER SEMI-ANNUAL RATES
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Class	#	P	C	B	F	R
C9MMI	221	1.00	1.07	1.20	0.92	0.50
C9MMP	222	1.00	1.07	1.20	0.92	0.50
C9MSI	223	1.00	1.07	1.20	0.92	0.50
C9MSP	224	1.00	1.07	1.20	0.92	0.50
D0FMI	225	1.00	1.07	1.20	0.92	0.50
D0FMP	226	1.00	1.07	1.20	0.92	0.50
D0FSI	227	1.00	1.07	1.20	0.92	0.50
D0FSP	228	1.00	1.07	1.20	0.92	0.50
D0MMI	229	1.00	1.07	1.20	0.92	0.50
D0MMP	230	1.00	1.07	1.20	0.92	0.50
D0MSI	231	1.00	1.07	1.20	0.92	0.50
D0MSP	232	1.00	1.07	1.20	0.92	0.50
D1FMI	233	1.00	1.07	1.20	0.92	0.50
D1FMP	234	1.00	1.07	1.20	0.92	0.50
D1FSI	235	1.00	1.07	1.20	0.92	0.50
D1FSP	236	1.00	1.07	1.20	0.92	0.50
D1MMI	237	1.00	1.07	1.20	0.92	0.50
D1MMP	238	1.00	1.07	1.20	0.92	0.50
D1MSI	239	1.00	1.07	1.20	0.92	0.50
D1MSP	240	1.00	1.07	1.20	0.92	0.50
D2FMI	241	1.00	1.07	1.20	0.92	0.50
D2FMP	242	1.00	1.07	1.20	0.92	0.50
D2FSI	243	1.00	1.07	1.20	0.92	0.50
D2FSP	244	1.00	1.07	1.20	0.92	0.50
D2MMI	245	1.00	1.07	1.20	0.92	0.50
D2MMP	246	1.00	1.07	1.20	0.92	0.50
D2MSI	247	1.00	1.07	1.20	0.92	0.50
D2MSP	248	1.00	1.07	1.20	0.92	0.50
D3FMI	249	1.00	1.07	1.20	0.92	0.50
D3FMP	250	1.00	1.07	1.20	0.92	0.50
D3FSI	251	1.00	1.07	1.20	0.92	0.50
D3FSP	252	1.00	1.07	1.20	0.92	0.50
D3MMI	253	1.00	1.07	1.20	0.92	0.50
D3MMP	254	1.00	1.07	1.20	0.92	0.50
D3MSI	255	1.00	1.07	1.20	0.92	0.50
D3MSP	256	1.00	1.07	1.20	0.92	0.50
D4FMI	257	1.00	1.07	1.20	0.92	0.50
D4FMP	258	1.00	1.07	1.20	0.92	0.50
D4FSI	259	1.00	1.07	1.20	0.92	0.50
D4FSP	260	1.00	1.07	1.20	0.92	0.50
D4MMI	261	1.00	1.07	1.20	0.92	0.50
D4MMP	262	1.00	1.07	1.20	0.92	0.50
D4MSI	263	1.00	1.07	1.20	0.92	0.50
D4MSP	264	1.00	1.07	1.20	0.92	0.50
D5FMI	265	1.00	1.07	1.20	0.92	0.50
D5FMP	266	1.00	1.07	1.20	0.92	0.50
D5FSI	267	1.00	1.07	1.20	0.92	0.50



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Class	#	P	C	B	F	R
D5FSP	268	1.00	1.07	1.20	0.92	0.50
D5MMI	269	1.00	1.07	1.20	0.92	0.50
D5MMP	270	1.00	1.07	1.20	0.92	0.50
D5MSI	271	1.00	1.07	1.20	0.92	0.50
D5MSP	272	1.00	1.07	1.20	0.92	0.50
D6FMI	273	1.00	1.07	1.20	0.92	0.50
D6FMP	274	1.00	1.07	1.20	0.92	0.50
D6FSI	275	1.00	1.07	1.20	0.92	0.50
D6FSP	276	1.00	1.07	1.20	0.92	0.50
D6MMI	277	1.00	1.07	1.20	0.92	0.50
D6MMP	278	1.00	1.07	1.20	0.92	0.50
D6MSI	279	1.00	1.07	1.20	0.92	0.50
D6MSP	280	1.00	1.07	1.20	0.92	0.50
D7FMI	281	1.00	1.07	1.20	0.92	0.50
D7FMP	282	1.00	1.07	1.20	0.92	0.50
D7FSI	283	1.00	1.07	1.20	0.92	0.50
D7FSP	284	1.00	1.07	1.20	0.92	0.50
D7MMI	285	1.00	1.07	1.20	0.92	0.50
D7MMP	286	1.00	1.07	1.20	0.92	0.50
D7MSI	287	1.00	1.07	1.20	0.92	0.50
D7MSP	288	1.00	1.07	1.20	0.92	0.50
D8FMI	289	1.00	1.07	1.20	0.92	0.50
D8FMP	290	1.00	1.07	1.20	0.92	0.50
D8FSI	291	1.00	1.07	1.20	0.92	0.50
D8FSP	292	1.00	1.07	1.20	0.92	0.50
D8MMI	293	1.00	1.07	1.20	0.92	0.50
D8MMP	294	1.00	1.07	1.20	0.92	0.50
D8MSI	295	1.00	1.07	1.20	0.92	0.50
D8MSP	296	1.00	1.07	1.20	0.92	0.50
D9FMI	297	1.00	1.07	1.20	0.92	0.50
D9FMP	298	1.00	1.07	1.20	0.92	0.50
D9FSI	299	1.00	1.07	1.20	0.92	0.50
D9FSP	300	1.00	1.07	1.20	0.92	0.50
D9MMI	301	1.00	1.07	1.20	0.92	0.50
D9MMP	302	1.00	1.07	1.20	0.92	0.50
D9MSI	303	1.00	1.07	1.20	0.92	0.50
D9MSP	304	1.00	1.07	1.20	0.92	0.50
E0FMI	169	0.97	1.04	1.15	0.87	0.46
E0FMP	170	0.97	1.04	1.15	0.87	0.46
E0FSI	171	0.97	1.04	1.15	0.88	0.46
E0FSP	172	0.97	1.04	1.15	0.88	0.46
E0MMI	173	0.97	1.04	1.15	0.87	0.46
E0MMP	174	0.97	1.04	1.15	0.87	0.46
E0MSI	175	0.97	1.04	1.15	0.88	0.46
E0MSP	176	0.97	1.04	1.15	0.88	0.46
E1FMI	145	0.94	1.01	1.12	0.85	0.46
E1FMP	146	0.94	1.01	1.12	0.85	0.46



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Class	#	P	C	B	F	R
E1FSI	147	0.94	1.01	1.11	0.85	0.46
E1FSP	148	0.94	1.01	1.11	0.85	0.46
E1MMI	149	0.94	1.01	1.11	0.84	0.45
E1MMP	150	0.94	1.01	1.11	0.84	0.45
E1MSI	151	0.94	1.01	1.11	0.85	0.45
E1MSP	152	0.94	1.01	1.11	0.85	0.45
E2FMI	121	0.92	0.99	1.10	0.83	0.45
E2FMP	122	0.92	0.99	1.10	0.83	0.45
E2FSI	123	0.92	0.99	1.09	0.83	0.45
E2FSP	124	0.92	0.99	1.09	0.83	0.45
E2MMI	125	0.92	0.99	1.09	0.83	0.45
E2MMP	126	0.92	0.99	1.09	0.83	0.45
E2MSI	127	0.92	0.99	1.09	0.83	0.45
E2MSP	128	0.92	0.99	1.09	0.83	0.45
E3FMI	81	0.90	0.97	1.07	0.81	0.45
E3FMP	82	0.90	0.97	1.07	0.81	0.45
E3FSI	83	0.90	0.97	1.07	0.81	0.45
E3FSP	84	0.90	0.97	1.07	0.81	0.45
E3MMI	117	0.91	0.98	1.08	0.82	0.45
E3MMP	118	0.91	0.98	1.08	0.82	0.45
E3MSI	119	0.91	0.98	1.08	0.82	0.45
E3MSP	120	0.91	0.98	1.08	0.82	0.45
E4FMI	85	0.90	0.97	1.07	0.81	0.45
E4FMP	86	0.90	0.97	1.07	0.81	0.45
E4FSI	87	0.90	0.97	1.07	0.81	0.45
E4FSP	88	0.90	0.97	1.07	0.81	0.45
E4MMI	89	0.90	0.97	1.07	0.81	0.45
E4MMP	90	0.90	0.97	1.07	0.81	0.45
E4MSI	91	0.90	0.97	1.07	0.81	0.45
E4MSP	92	0.90	0.97	1.07	0.81	0.45
E5FMI	73	0.89	0.96	1.06	0.83	0.45
E5FMP	74	0.89	0.96	1.06	0.83	0.45
E5FSI	75	0.89	0.96	1.06	0.83	0.45
E5FSP	76	0.89	0.96	1.06	0.83	0.45
E5MMI	77	0.89	0.96	1.06	0.83	0.45
E5MMP	78	0.89	0.96	1.06	0.83	0.45
E5MSI	79	0.89	0.96	1.06	0.83	0.45
E5MSP	80	0.89	0.96	1.06	0.83	0.45
E6FMI	65	0.88	0.95	1.05	0.82	0.45
E6FMP	66	0.88	0.95	1.05	0.82	0.45
E6FSI	67	0.88	0.95	1.05	0.82	0.45
E6FSP	68	0.88	0.95	1.05	0.82	0.45
E6MMI	69	0.88	0.95	1.05	0.82	0.45
E6MMP	70	0.88	0.95	1.05	0.82	0.45
E6MSI	71	0.88	0.95	1.05	0.82	0.45
E6MSP	72	0.88	0.95	1.05	0.82	0.45
E7FMI	1	0.87	0.94	1.04	0.81	0.44



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Class	#	P	C	B	F	R
E7FMP	2	0.87	0.94	1.04	0.81	0.44
E7FSI	3	0.87	0.94	1.04	0.81	0.44
E7FSP	4	0.87	0.94	1.04	0.81	0.44
E7MMI	5	0.87	0.94	1.04	0.81	0.44
E7MMP	6	0.87	0.94	1.04	0.81	0.44
E7MSI	7	0.87	0.94	1.04	0.81	0.44
E7MSP	8	0.87	0.94	1.04	0.81	0.44
E8FMI	9	0.87	0.94	1.04	0.81	0.44
E8FMP	10	0.87	0.94	1.04	0.81	0.44
E8FSI	11	0.87	0.94	1.04	0.81	0.44
E8FSP	12	0.87	0.94	1.04	0.81	0.44
E8MMI	13	0.87	0.94	1.04	0.81	0.44
E8MMP	14	0.87	0.94	1.04	0.81	0.44
E8MSI	15	0.87	0.94	1.04	0.81	0.44
E8MSP	16	0.87	0.94	1.04	0.81	0.44
E9FMI	17	0.87	0.94	1.04	0.81	0.44
E9FMP	18	0.87	0.94	1.04	0.81	0.44
E9FSI	19	0.87	0.94	1.04	0.81	0.44
E9FSP	20	0.87	0.94	1.04	0.81	0.44
E9MMI	21	0.87	0.94	1.04	0.81	0.44
E9MMP	22	0.87	0.94	1.04	0.81	0.44
E9MSI	23	0.87	0.94	1.04	0.81	0.44
E9MSP	24	0.87	0.94	1.04	0.81	0.44
F0FMI	25	0.87	0.94	1.04	0.81	0.44
F0FMP	26	0.87	0.94	1.04	0.81	0.44
F0FSI	27	0.87	0.94	1.04	0.81	0.44
F0FSP	28	0.87	0.94	1.04	0.81	0.44
F0MMI	29	0.87	0.94	1.04	0.81	0.44
F0MMP	30	0.87	0.94	1.04	0.81	0.44
F0MSI	31	0.87	0.94	1.04	0.81	0.44
F0MSP	32	0.87	0.94	1.04	0.81	0.44
F1FMI	33	0.87	0.94	1.04	0.81	0.44
F1FMP	34	0.87	0.94	1.04	0.81	0.44
F1FSI	35	0.87	0.94	1.04	0.81	0.44
F1FSP	36	0.87	0.94	1.04	0.81	0.44
F1MMI	37	0.87	0.94	1.04	0.81	0.44
F1MMP	38	0.87	0.94	1.04	0.81	0.44
F1MSI	39	0.87	0.94	1.04	0.81	0.44
F1MSP	40	0.87	0.94	1.04	0.81	0.44
F2FMI	41	0.87	0.94	1.04	0.81	0.44
F2FMP	42	0.87	0.94	1.04	0.81	0.44
F2FSI	43	0.87	0.94	1.04	0.81	0.44
F2FSP	44	0.87	0.94	1.04	0.81	0.44
F2MMI	45	0.87	0.94	1.04	0.81	0.44
F2MMP	46	0.87	0.94	1.04	0.81	0.44
F2MSI	47	0.87	0.94	1.04	0.81	0.44
F2MSP	48	0.87	0.94	1.04	0.81	0.44



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Class	#	P	C	B	F	R
F3FMI	49	0.87	0.94	1.04	0.81	0.44
F3FMP	50	0.87	0.94	1.04	0.81	0.44
F3FSI	51	0.87	0.94	1.04	0.81	0.44
F3FSP	52	0.87	0.94	1.04	0.81	0.44
F3MMI	53	0.87	0.94	1.04	0.81	0.44
F3MMP	54	0.87	0.94	1.04	0.81	0.44
F3MSI	55	0.87	0.94	1.04	0.81	0.44
F3MSP	56	0.87	0.94	1.04	0.81	0.44
F4FMI	57	0.87	0.94	1.04	0.81	0.44
F4FMP	58	0.87	0.94	1.04	0.81	0.44
F4FSI	59	0.87	0.94	1.04	0.81	0.44
F4FSP	60	0.87	0.94	1.04	0.81	0.44
F4MMI	61	0.87	0.94	1.04	0.81	0.44
F4MMP	62	0.87	0.94	1.04	0.81	0.44
F4MSI	63	0.87	0.94	1.04	0.81	0.44
F4MSP	64	0.87	0.94	1.04	0.81	0.44
F5FMI	93	0.90	0.97	1.07	0.81	0.45
F5FMP	94	0.90	0.97	1.07	0.81	0.45
F5FSI	95	0.90	0.97	1.07	0.81	0.45
F5FSP	96	0.90	0.97	1.07	0.81	0.45
F5MMI	97	0.90	0.97	1.07	0.81	0.45
F5MMP	98	0.90	0.97	1.07	0.81	0.45
F5MSI	99	0.90	0.97	1.07	0.81	0.45
F5MSP	100	0.90	0.97	1.07	0.81	0.45
F6FMI	101	0.90	0.97	1.07	0.81	0.45
F6FMP	102	0.90	0.97	1.07	0.81	0.45
F6FSI	103	0.90	0.97	1.07	0.81	0.45
F6FSP	104	0.90	0.97	1.07	0.81	0.45
F6MMI	105	0.90	0.97	1.07	0.81	0.45
F6MMP	106	0.90	0.97	1.07	0.81	0.45
F6MSI	107	0.90	0.97	1.07	0.81	0.45
F6MSP	108	0.90	0.97	1.07	0.81	0.45
F7FMI	109	0.90	0.97	1.07	0.81	0.45
F7FMP	110	0.90	0.97	1.07	0.81	0.45
F7FSI	111	0.90	0.97	1.07	0.81	0.45
F7FSP	112	0.90	0.97	1.07	0.81	0.45
F7MMI	113	0.90	0.97	1.07	0.81	0.45
F7MMP	114	0.90	0.97	1.07	0.81	0.45
F7MSI	115	0.90	0.97	1.07	0.81	0.45
F7MSP	116	0.90	0.97	1.07	0.81	0.45
F8FMI	129	0.92	0.99	1.09	0.83	0.45
F8FMP	130	0.92	0.99	1.09	0.83	0.45
F8FSI	131	0.92	0.99	1.09	0.83	0.45
F8FSP	132	0.92	0.99	1.09	0.83	0.45
F8MMI	133	0.92	0.99	1.09	0.83	0.45
F8MMP	134	0.92	0.99	1.09	0.83	0.45
F8MSI	135	0.92	0.99	1.09	0.83	0.45

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Class	#	P	C	B	F	R
F8MSP	136	0.92	0.99	1.09	0.83	0.45
F9FMI	137	0.93	1.00	1.10	0.83	0.45
F9FMP	138	0.93	1.00	1.10	0.83	0.45
F9FSI	139	0.93	1.00	1.10	0.84	0.45
F9FSP	140	0.93	1.00	1.10	0.84	0.45
F9MMI	141	0.93	1.00	1.10	0.83	0.45
F9MMP	142	0.93	1.00	1.10	0.83	0.45
F9MSI	143	0.93	1.00	1.11	0.84	0.45
F9MSP	144	0.93	1.00	1.11	0.84	0.45
G0FMI	153	0.95	1.02	1.13	0.85	0.45
G0FMP	154	0.95	1.02	1.13	0.85	0.45
G0FSI	155	0.95	1.02	1.13	0.86	0.45
G0FSP	156	0.95	1.02	1.13	0.86	0.45
G0MMI	157	0.95	1.02	1.12	0.85	0.45
G0MMP	158	0.95	1.02	1.12	0.85	0.45
G0MSI	159	0.95	1.02	1.13	0.86	0.45
G0MSP	160	0.95	1.02	1.13	0.86	0.45
G1FMI	161	0.95	1.02	1.13	0.85	0.45
G1FMP	162	0.95	1.02	1.13	0.85	0.45
G1FSI	163	0.95	1.02	1.13	0.86	0.45
G1FSP	164	0.95	1.02	1.13	0.86	0.45
G1MMI	165	0.95	1.03	1.13	0.86	0.45
G1MMP	166	0.95	1.03	1.13	0.86	0.45
G1MSI	167	0.95	1.02	1.13	0.86	0.45
G1MSP	168	0.95	1.02	1.13	0.86	0.45
G2FMI	177	0.97	1.04	1.15	0.87	0.45
G2FMP	178	0.97	1.04	1.15	0.87	0.45
G2FSI	179	0.97	1.04	1.15	0.87	0.45
G2FSP	180	0.97	1.04	1.15	0.87	0.45
G2MMI	181	0.97	1.05	1.15	0.88	0.45
G2MMP	182	0.97	1.05	1.15	0.88	0.45
G2MSI	183	0.97	1.04	1.15	0.87	0.45
G2MSP	184	0.97	1.04	1.15	0.87	0.45
G3FMI	185	0.98	1.05	1.16	0.88	0.45
G3FMP	186	0.98	1.05	1.16	0.88	0.45
G3FSI	187	0.98	1.05	1.16	0.88	0.45
G3FSP	188	0.98	1.05	1.16	0.88	0.45
G3MMI	189	0.98	1.06	1.16	0.88	0.45
G3MMP	190	0.98	1.06	1.16	0.88	0.45
G3MSI	191	0.98	1.05	1.16	0.88	0.45
G3MSP	192	0.98	1.05	1.16	0.88	0.45
G4FMI	343	1.01	1.08	1.20	0.91	0.46
G4FMP	344	1.01	1.08	1.20	0.91	0.46
G4FSI	345	1.01	1.08	1.20	0.91	0.46
G4FSP	346	1.01	1.08	1.20	0.91	0.46
G4MMI	347	1.01	1.08	1.20	0.91	0.46
G4MMP	348	1.01	1.08	1.20	0.91	0.46



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Class	#	P	C	B	F	R
G4MSI	349	1.01	1.08	1.20	0.91	0.46
G4MSP	350	1.01	1.08	1.20	0.91	0.46
G5FMI	391	1.06	1.06	1.06	1.06	0.54
G5FMP	392	1.06	1.06	1.06	0.96	0.54
G5FSI	393	1.06	1.06	1.06	1.06	0.54
G5FSP	394	1.06	1.06	1.06	1.06	0.54
G5MMI	395	1.06	1.06	1.06	1.06	0.54
G5MMP	396	1.06	1.06	1.06	0.96	0.54
G5MSI	397	1.06	1.06	1.06	1.06	0.54
G5MSP	398	1.06	1.06	1.06	1.06	0.54
G6FMI	403	1.10	1.10	1.10	1.10	0.53
G6FMP	404	1.10	1.10	1.10	1.00	0.53
G6FSI	405	1.10	1.10	1.10	1.10	0.53
G6FSP	406	1.10	1.10	1.10	1.10	0.53
G6MMI	407	1.10	1.10	1.10	1.10	0.54
G6MMP	408	1.10	1.10	1.10	1.00	0.54
G6MSI	409	1.10	1.10	1.10	1.10	0.54
G6MSP	410	1.10	1.10	1.10	1.10	0.54
G7FMI	419	1.16	1.16	1.16	1.16	0.55
G7FMP	420	1.16	1.16	1.16	1.06	0.55
G7FSI	421	1.16	1.16	1.16	1.16	0.55
G7FSP	422	1.16	1.16	1.16	1.16	0.55
G7MMI	423	1.16	1.16	1.16	1.16	0.55
G7MMP	424	1.16	1.16	1.16	1.06	0.55
G7MSI	425	1.16	1.16	1.16	1.16	0.55
G7MSP	426	1.16	1.16	1.16	1.16	0.55
G8FMI	431	1.18	1.18	1.18	1.18	0.57
G8FMP	432	1.18	1.18	1.18	1.08	0.57
G8FSI	433	1.18	1.18	1.18	1.18	0.57
G8FSP	434	1.18	1.18	1.18	1.18	0.57
G8MMI	435	1.18	1.18	1.18	1.18	0.57
G8MMP	436	1.18	1.18	1.18	1.08	0.57
G8MSI	437	1.18	1.18	1.18	1.18	0.57
G8MSP	438	1.18	1.18	1.18	1.18	0.57
G9FMI	439	1.18	1.18	1.18	1.18	0.56
G9FMP	440	1.18	1.18	1.18	1.07	0.56
G9FSI	441	1.18	1.18	1.18	1.18	0.56
G9FSP	442	1.18	1.18	1.18	1.18	0.56
G9MMI	443	1.18	1.18	1.18	1.18	0.56
G9MMP	444	1.18	1.18	1.18	1.07	0.56
G9MSI	445	1.18	1.18	1.18	1.18	0.56
G9MSP	446	1.18	1.18	1.18	1.18	0.56
H0FMI	447	1.18	1.18	1.18	1.18	0.56
H0FMP	448	1.18	1.18	1.18	1.18	0.56
H0FSI	449	1.18	1.18	1.18	1.18	0.56
H0FSP	450	1.18	1.18	1.18	1.18	0.56
H0MMI	451	1.18	1.18	1.18	1.18	0.56



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Class	#	P	C	B	F	R
H0MMP	452	1.18	1.18	1.18	1.18	0.56
H0MSI	453	1.18	1.18	1.18	1.18	0.56
H0MSP	454	1.18	1.18	1.18	1.18	0.56
H1FMI	459	1.19	1.19	1.19	1.19	0.57
H1FMP	460	1.19	1.19	1.19	1.19	0.57
H1FSI	461	1.19	1.19	1.19	1.19	0.57
H1FSP	462	1.19	1.19	1.19	1.19	0.57
H1MMI	463	1.19	1.19	1.19	1.19	0.57
H1MMP	464	1.19	1.19	1.19	1.19	0.57
H1MSI	465	1.19	1.19	1.19	1.19	0.57
H1MSP	466	1.19	1.19	1.19	1.19	0.57
H2FMI	467	1.21	1.21	1.21	1.21	0.58
H2FMP	468	1.21	1.21	1.21	1.21	0.58
H2FSI	469	1.21	1.21	1.21	1.21	0.58
H2FSP	470	1.21	1.21	1.21	1.21	0.58
H2MMI	471	1.21	1.21	1.21	1.21	0.58
H2MMP	472	1.21	1.21	1.21	1.21	0.58
H2MSI	473	1.21	1.21	1.21	1.21	0.58
H2MSP	474	1.21	1.21	1.21	1.21	0.58
H3FMI	475	1.23	1.23	1.23	1.23	0.58
H3FMP	476	1.23	1.23	1.23	1.23	0.58
H3FSI	477	1.23	1.23	1.23	1.23	0.58
H3FSP	478	1.23	1.23	1.23	1.23	0.58
H3MMI	479	1.23	1.23	1.23	1.23	0.58
H3MMP	480	1.23	1.23	1.23	1.23	0.58
H3MSI	481	1.23	1.23	1.23	1.23	0.58
H3MSP	482	1.23	1.23	1.23	1.23	0.58
H4FMI	483	1.24	1.24	1.24	1.24	0.59
H4FMP	484	1.24	1.24	1.24	1.24	0.59
H4FSI	485	1.24	1.24	1.24	1.24	0.59
H4FSP	486	1.24	1.24	1.24	1.24	0.59
H4MMI	487	1.24	1.24	1.24	1.24	0.59
H4MMP	488	1.24	1.24	1.24	1.24	0.59
H4MSI	489	1.24	1.24	1.24	1.24	0.59
H4MSP	490	1.24	1.24	1.24	1.24	0.59
H5FMI	493	1.25	1.25	1.25	1.25	0.60
H5FMP	494	1.25	1.25	1.25	1.25	0.60
H5FSI	495	1.25	1.25	1.25	1.25	0.60
H5FSP	496	1.25	1.25	1.25	1.25	0.60
H5MMI	497	1.25	1.25	1.25	1.25	0.60
H5MMP	498	1.25	1.25	1.25	1.25	0.60
H5MSI	499	1.25	1.25	1.25	1.25	0.60
H5MSP	500	1.25	1.25	1.25	1.25	0.60
H6FMI	501	1.25	1.25	1.25	1.25	0.60
H6FMP	502	1.25	1.25	1.25	1.25	0.60
H6FSI	503	1.25	1.25	1.25	1.25	0.60
H6FSP	504	1.25	1.25	1.25	1.25	0.60



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**Insurance PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORS****EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014****BI, PD, PIP, COLLISION, & COMPREHENSIVE**

Class	#	P	C	B	F	R
H6MMI	505	1.25	1.25	1.25	1.25	0.60
H6MMP	506	1.25	1.25	1.25	1.25	0.60
H6MSI	507	1.25	1.25	1.25	1.25	0.60
H6MSP	508	1.25	1.25	1.25	1.25	0.60
H7FMI	511	1.27	1.27	1.27	1.27	0.60
H7FMP	512	1.27	1.27	1.27	1.27	0.60
H7FSI	513	1.27	1.27	1.27	1.27	0.60
H7FSP	514	1.27	1.27	1.27	1.27	0.60
H7MMI	515	1.27	1.27	1.27	1.27	0.60
H7MMP	516	1.27	1.27	1.27	1.27	0.60
H7MSI	517	1.27	1.27	1.27	1.27	0.60
H7MSP	518	1.27	1.27	1.27	1.27	0.60
H8FMI	519	1.27	1.27	1.27	1.27	0.61
H8FMP	520	1.27	1.27	1.27	1.27	0.61
H8FSI	521	1.27	1.27	1.27	1.27	0.61
H8FSP	522	1.27	1.27	1.27	1.27	0.61
H8MMI	523	1.27	1.27	1.27	1.27	0.61
H8MMP	524	1.27	1.27	1.27	1.27	0.61
H8MSI	525	1.27	1.27	1.27	1.27	0.61
H8MSP	526	1.27	1.27	1.27	1.27	0.61
H9FMI	530	1.28	1.28	1.28	1.28	0.61
H9FMP	531	1.28	1.28	1.28	1.28	0.61
H9FSI	532	1.28	1.28	1.28	1.28	0.61
H9FSP	533	1.28	1.28	1.28	1.28	0.61
H9MMI	534	1.28	1.28	1.28	1.28	0.61
H9MMP	535	1.28	1.28	1.28	1.28	0.61
H9MSI	536	1.28	1.28	1.28	1.28	0.61
H9MSP	537	1.28	1.28	1.28	1.28	0.61
I0FMI	538	1.29	1.29	1.29	1.29	0.62
I0FMP	539	1.29	1.29	1.29	1.29	0.62
I0FSI	540	1.29	1.29	1.29	1.29	0.62
I0FSP	541	1.29	1.29	1.29	1.29	0.62
I0MMI	542	1.29	1.29	1.29	1.29	0.62
I0MMP	543	1.29	1.29	1.29	1.29	0.62
I0MSI	544	1.29	1.29	1.29	1.29	0.62
I0MSP	545	1.29	1.29	1.29	1.29	0.62
I1FMI	547	1.30	1.30	1.30	1.30	0.62
I1FMP	548	1.30	1.30	1.30	1.30	0.62
I1FSI	549	1.30	1.30	1.30	1.30	0.62
I1FSP	550	1.30	1.30	1.30	1.30	0.62
I1MMI	551	1.30	1.30	1.30	1.30	0.62
I1MMP	552	1.30	1.30	1.30	1.30	0.62
I1MSI	553	1.30	1.30	1.30	1.30	0.62
I1MSP	554	1.30	1.30	1.30	1.30	0.62
I2FMI	557	1.31	1.31	1.31	1.31	0.62
I2FMP	558	1.31	1.31	1.31	1.31	0.62
I2FSI	559	1.31	1.31	1.31	1.31	0.62

Arkansas
Insurance PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORSEFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	C	B	F	R
I2FSP	560	1.31	1.31	1.31	1.31	0.62
I2MMI	561	1.31	1.31	1.31	1.31	0.62
I2MMP	562	1.31	1.31	1.31	1.31	0.62
I2MSI	563	1.31	1.31	1.31	1.31	0.62
I2MSP	564	1.31	1.31	1.31	1.31	0.62
I3FMI	565	1.32	1.32	1.32	1.32	0.63
I3FMP	566	1.32	1.32	1.32	1.32	0.63
I3FSI	567	1.32	1.32	1.32	1.32	0.63
I3FSP	568	1.32	1.32	1.32	1.32	0.63
I3MMI	569	1.32	1.32	1.32	1.32	0.63
I3MMP	570	1.32	1.32	1.32	1.32	0.63
I3MSI	571	1.32	1.32	1.32	1.32	0.63
I3MSP	572	1.32	1.32	1.32	1.32	0.63
I4FMI	573	1.33	1.33	1.33	1.33	0.64
I4FMP	574	1.33	1.33	1.33	1.33	0.64
I4FSI	575	1.33	1.33	1.33	1.33	0.64
I4FSP	576	1.33	1.33	1.33	1.33	0.64
I4MMI	577	1.33	1.33	1.33	1.33	0.64
I4MMP	578	1.33	1.33	1.33	1.33	0.64
I4MSI	579	1.33	1.33	1.33	1.33	0.64
I4MSP	580	1.33	1.33	1.33	1.33	0.64
I5FMI	581	1.34	1.34	1.34	1.34	0.64
I5FMP	582	1.34	1.34	1.34	1.34	0.64
I5FSI	583	1.34	1.34	1.34	1.34	0.64
I5FSP	584	1.34	1.34	1.34	1.34	0.64
I5MMI	585	1.34	1.34	1.34	1.34	0.64
I5MMP	586	1.34	1.34	1.34	1.34	0.64
I5MSI	587	1.34	1.34	1.34	1.34	0.64
I5MSP	588	1.34	1.34	1.34	1.34	0.64
I6FMI	594	1.35	1.35	1.35	1.35	0.64
I6FMP	595	1.35	1.35	1.35	1.35	0.64
I6FSI	596	1.35	1.35	1.35	1.35	0.64
I6FSP	597	1.35	1.35	1.35	1.35	0.64
I6MMI	598	1.35	1.35	1.35	1.35	0.64
I6MMP	599	1.35	1.35	1.35	1.35	0.64
I6MSI	600	1.35	1.35	1.35	1.35	0.64
I6MSP	601	1.35	1.35	1.35	1.35	0.64
I7FMI	602	1.36	1.36	1.36	1.36	0.65
I7FMP	603	1.36	1.36	1.36	1.36	0.65
I7FSI	604	1.36	1.36	1.36	1.36	0.65
I7FSP	605	1.36	1.36	1.36	1.36	0.65
I7MMI	606	1.36	1.36	1.36	1.36	0.65
I7MMP	607	1.36	1.36	1.36	1.36	0.65
I7MSI	608	1.36	1.36	1.36	1.36	0.65
I7MSP	609	1.36	1.36	1.36	1.36	0.65
I8FMI	610	1.37	1.37	1.37	1.37	0.66
I8FMP	611	1.37	1.37	1.37	1.37	0.66



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

Arkansas

PRIVATE PASSENGER SEMI-ANNUAL RATES
CLASS FACTORSEFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

BI, PD, PIP, COLLISION, & COMPREHENSIVE

Class	#	P	C	B	F	R
I8FSI	612	1.37	1.37	1.37	1.37	0.66
I8FSP	613	1.37	1.37	1.37	1.37	0.66
I8MMI	614	1.37	1.37	1.37	1.37	0.66
I8MMP	615	1.37	1.37	1.37	1.37	0.66
I8MSI	616	1.37	1.37	1.37	1.37	0.66
I8MSP	617	1.37	1.37	1.37	1.37	0.66
I9FMI	619	1.38	1.38	1.38	1.38	0.66
I9FMP	620	1.38	1.38	1.38	1.38	0.66
I9FSI	621	1.38	1.38	1.38	1.38	0.66
I9FSP	622	1.38	1.38	1.38	1.38	0.66
I9MMI	623	1.38	1.38	1.38	1.38	0.66
I9MMP	624	1.38	1.38	1.38	1.38	0.66
I9MSI	625	1.38	1.38	1.38	1.38	0.66
I9MSP	626	1.38	1.38	1.38	1.38	0.66

Class Factors for Specialty Classes (Single and Multi Car)

Coverage	ANTIQUE	CLASSIC	TRAILER
BI/PD	0.20	0.20	0.50
PIP-MP	0.20	0.20	0.50
COLLISION	0.30	0.75	0.50
COMPREHENSIVE	1.00	1.00	0.50



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
MULTIPLE CAR USE FACTOR TABLE
EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

			MULTIPLE CAR USE FACTOR										
	Youngest		Coverage Line										
Drivers	Driver Age	Vehicles	BI	PD	PIP-MP	PIP-AD	PIP-WL	UM	UIM	UMPD	COMP	COLL	RR
1	14-20	1	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.000	1.040	1.000
1	14-20	1R	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
1	14-20	2	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.910	0.870	0.910
1	14-20	3	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
1	14-20	4+	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.870	0.790	0.870
1	21-24	1	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.000	1.020	1.000
1	21-24	1R	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.930	0.920	0.930
1	21-24	2	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.910	0.860	0.910
1	21-24	3	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
1	21-24	4+	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.790	0.870	0.790	0.870
1	25+	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	25+	1R	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.860	0.840	0.860
1	25+	2	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.850	0.820	0.850
1	25+	3	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.810	0.820	0.810	0.820
1	25+	4+	0.780	0.780	0.780	0.780	0.780	0.780	0.780	0.780	0.790	0.780	0.790
2	14-20	1	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.000	1.060	1.000
2	14-20	1R	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960
2	14-20	2	0.910	0.910	0.890	0.890	0.890	0.910	0.910	0.910	0.930	0.910	0.930
2	14-20	3	0.890	0.890	0.880	0.880	0.880	0.890	0.890	0.890	0.910	0.890	0.910
2	14-20	4+	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.830	0.890	0.830	0.890
2	21-24	1	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.040	1.000	1.040	1.000
2	21-24	1R	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.940	0.930	0.940
2	21-24	2	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
2	21-24	3	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.910	0.860	0.910
2	21-24	4+	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.890	0.820	0.890
2	25+	1	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.020	1.000	1.020	1.000
2	25+	1R	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.850	0.880	0.850	0.880
2	25+	2	0.830	0.830	0.840	0.840	0.840	0.830	0.830	0.830	0.870	0.830	0.870
2	25+	3	0.820	0.820	0.830	0.830	0.830	0.820	0.820	0.820	0.850	0.820	0.850
2	25+	4+	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.800	0.820	0.800	0.820
3	14-20	1	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.000	1.080	1.000
3	14-20	1R	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
3	14-20	2	0.920	0.920	0.940	0.940	0.940	0.920	0.920	0.920	0.950	0.920	0.950
3	14-20	3	0.900	0.900	0.890	0.890	0.890	0.900	0.900	0.900	0.930	0.900	0.930
3	14-20	4+	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.910	0.880	0.910
3	21-24	1	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.060	1.000	1.060	1.000
3	21-24	1R	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.970	0.940	0.970
3	21-24	2	0.900	0.900	0.930	0.930	0.930	0.900	0.900	0.900	0.950	0.900	0.950
3	21-24	3	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
3	21-24	4+	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.870	0.910	0.870	0.910
3	25+	1	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.000	1.030	1.000
3	25+	1R	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.860	0.940	0.860	0.940
3	25+	2	0.860	0.860	0.900	0.900	0.900	0.860	0.860	0.860	0.910	0.860	0.910
3	25+	3	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.880	0.840	0.880
3	25+	4+	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.820	0.850	0.820	0.850
4+	14-20	1	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.100	1.000	1.100	1.000
4+	14-20	1R	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
4+	14-20	2	0.960	0.960	0.980	0.980	0.980	0.960	0.960	0.960	0.970	0.960	0.970
4+	14-20	3	0.920	0.920	0.940	0.940	0.940	0.920	0.920	0.920	0.950	0.920	0.950
4+	14-20	4+	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.890	0.930	0.890	0.930
4+	21-24	1	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.080	1.000	1.080	1.000
4+	21-24	1R	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.980	0.950	0.980
4+	21-24	2	0.940	0.940	0.970	0.970	0.970	0.940	0.940	0.940	0.970	0.940	0.970
4+	21-24	3	0.900	0.900	0.930	0.930	0.930	0.900	0.900	0.900	0.950	0.900	0.950
4+	21-24	4+	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.880	0.930	0.880	0.930
4+	25+	1	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.000	1.050	1.000
4+	25+	1R	0.880	0.880	0.870	0.870	0.870	0.880	0.880	0.880	0.950	0.880	0.950
4+	25+	2	0.870	0.870	0.940	0.940	0.940	0.870	0.870	0.870	0.950	0.870	0.950
4+	25+	3	0.860	0.860	0.900	0.900	0.900	0.860	0.860	0.860	0.910	0.860	0.910
4+	25+	4+	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.840	0.880	0.840	0.880



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
UNDERWRITING TIER/CUSTOMER INSURANCE SCORE FACTORS
EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

BI, PD, RR, COMPREHENSIVE, & COLLISION

CIS Level	Underwriting Tier																			
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	0.58	0.61	0.65	0.70	0.75	0.80	0.85	0.92	0.98	1.05	1.12	1.20	1.29	1.38	1.48	1.58	1.69	1.81	1.93	2.07
2	0.62	0.65	0.70	0.75	0.80	0.85	0.91	0.98	1.05	1.12	1.20	1.28	1.37	1.47	1.57	1.68	1.80	1.92	2.06	2.20
3	0.67	0.70	0.75	0.81	0.86	0.92	0.98	1.05	1.13	1.20	1.29	1.38	1.48	1.58	1.69	1.81	1.94	2.07	2.22	2.37
4	0.69	0.73	0.78	0.84	0.90	0.96	1.02	1.10	1.18	1.26	1.34	1.44	1.54	1.65	1.77	1.89	2.02	2.16	2.31	2.47
5	0.73	0.77	0.82	0.89	0.95	1.01	1.08	1.16	1.24	1.32	1.42	1.52	1.62	1.74	1.86	1.99	2.13	2.28	2.44	2.61
6	0.76	0.80	0.86	0.92	0.98	1.05	1.12	1.20	1.29	1.38	1.47	1.58	1.69	1.81	1.94	2.07	2.22	2.37	2.54	2.71
7	0.81	0.85	0.91	0.98	1.05	1.11	1.19	1.28	1.37	1.46	1.56	1.67	1.79	1.92	2.06	2.20	2.35	2.52	2.69	2.88
8	0.86	0.90	0.96	1.04	1.11	1.18	1.26	1.35	1.45	1.55	1.66	1.77	1.90	2.03	2.18	2.33	2.49	2.66	2.85	3.05
9	0.95	1.00	1.07	1.15	1.23	1.31	1.40	1.50	1.61	1.72	1.84	1.97	2.11	2.26	2.42	2.59	2.77	2.96	3.17	3.39
10	0.97	1.02	1.09	1.17	1.25	1.34	1.43	1.53	1.64	1.75	1.88	2.01	2.15	2.31	2.47	2.64	2.83	3.02	3.23	3.46
11	1.01	1.06	1.13	1.22	1.30	1.39	1.48	1.59	1.71	1.82	1.95	2.09	2.24	2.40	2.57	2.75	2.94	3.14	3.36	3.59
12	1.05	1.10	1.18	1.27	1.35	1.44	1.54	1.65	1.77	1.89	2.02	2.17	2.32	2.49	2.66	2.85	3.05	3.26	3.49	3.73
13	1.11	1.17	1.25	1.35	1.44	1.53	1.64	1.76	1.88	2.01	2.15	2.30	2.47	2.64	2.83	3.03	3.24	3.46	3.71	3.97
14	1.17	1.23	1.32	1.41	1.51	1.61	1.72	1.85	1.98	2.12	2.26	2.42	2.60	2.78	2.98	3.19	3.41	3.64	3.90	4.17
15	1.22	1.28	1.37	1.47	1.57	1.68	1.79	1.92	2.06	2.20	2.36	2.52	2.70	2.89	3.10	3.32	3.55	3.79	4.06	4.34
16	1.31	1.38	1.48	1.59	1.70	1.81	1.93	2.07	2.22	2.37	2.54	2.72	2.91	3.12	3.34	3.57	3.82	4.08	4.37	4.68
17	1.45	1.53	1.64	1.76	1.88	2.00	2.14	2.30	2.46	2.63	2.82	3.01	3.23	3.46	3.70	3.96	4.24	4.53	4.85	5.19
18	0.95	1.00	1.07	1.15	1.23	1.31	1.40	1.50	1.61	1.72	1.84	1.97	2.11	2.26	2.42	2.59	2.77	2.96	3.17	3.39
19	0.95	1.00	1.07	1.15	1.23	1.31	1.40	1.50	1.61	1.72	1.84	1.97	2.11	2.26	2.42	2.59	2.77	2.96	3.17	3.39
20	0.95	1.00	1.07	1.15	1.23	1.31	1.40	1.50	1.61	1.72	1.84	1.97	2.11	2.26	2.42	2.59	2.77	2.96	3.17	3.39

ALL OTHER COVERAGES

CIS Level	Underwriting Tier																			
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	0.57	0.61	0.65	0.72	0.79	0.87	0.96	1.05	1.16	1.27	1.40	1.54	1.70	1.87	2.06	2.26	2.49	2.74	3.01	3.31
2	0.60	0.65	0.70	0.77	0.84	0.92	1.02	1.12	1.24	1.36	1.50	1.64	1.81	1.99	2.19	2.41	2.65	2.92	3.21	3.53
3	0.65	0.70	0.75	0.83	0.90	0.99	1.10	1.20	1.33	1.46	1.61	1.77	1.95	2.14	2.36	2.60	2.86	3.14	3.46	3.80
4	0.68	0.73	0.78	0.86	0.94	1.04	1.15	1.26	1.39	1.53	1.68	1.85	2.03	2.23	2.46	2.71	2.98	3.28	3.61	3.96
5	0.72	0.77	0.82	0.91	0.99	1.09	1.21	1.32	1.46	1.61	1.77	1.95	2.14	2.36	2.59	2.86	3.14	3.46	3.80	4.18
6	0.74	0.80	0.86	0.94	1.03	1.14	1.26	1.38	1.52	1.67	1.84	2.02	2.22	2.45	2.70	2.97	3.26	3.59	3.95	4.34
7	0.79	0.85	0.91	1.00	1.10	1.21	1.33	1.46	1.62	1.78	1.96	2.15	2.36	2.60	2.86	3.15	3.47	3.82	4.20	4.62
8	0.84	0.90	0.96	1.06	1.16	1.28	1.41	1.55	1.71	1.88	2.07	2.28	2.50	2.75	3.03	3.34	3.67	4.04	4.45	4.89
9	0.93	1.00	1.07	1.18	1.29	1.42	1.57	1.72	1.90	2.09	2.30	2.53	2.78	3.06	3.37	3.71	4.08	4.49	4.94	5.43
10	0.95	1.02	1.09	1.20	1.32	1.45	1.60	1.75	1.94	2.13	2.35	2.58	2.84	3.12	3.44	3.78	4.16	4.58	5.04	5.54
11	0.99	1.06	1.13	1.25	1.37	1.51	1.66	1.82	2.01	2.22	2.44	2.68	2.95	3.24	3.57	3.93	4.32	4.76	5.24	5.76
12	1.02	1.10	1.18	1.30	1.42	1.56	1.73	1.89	2.09	2.30	2.53	2.78	3.06	3.37	3.71	4.08	4.49	4.94	5.43	5.97
13	1.09	1.17	1.25	1.38	1.51	1.66	1.84	2.01	2.22	2.45	2.69	2.96	3.25	3.58	3.94	4.34	4.77	5.25	5.78	6.35
14	1.14	1.23	1.32	1.45	1.59	1.75	1.93	2.12	2.34	2.57	2.83	3.11	3.42	3.76	4.15	4.56	5.02	5.52	6.08	6.68
15	1.19	1.28	1.37	1.51	1.65	1.82	2.01	2.20	2.43	2.68	2.94	3.24	3.56	3.92	4.31	4.75	5.22	5.75	6.32	6.95
16	1.28	1.38	1.48	1.63	1.78	1.96	2.17	2.37	2.62	2.88	3.17	3.49	3.84	4.22	4.65	5.12	5.63	6.20	6.82	7.49
17	1.42	1.53	1.64	1.81	1.97	2.17	2.40	2.63	2.91	3.20	3.52	3.87	4.25	4.68	5.16	5.68	6.24	6.87	7.56	8.31
18	0.93	1.00	1.07	1.18	1.29	1.42	1.57	1.72	1.90	2.09	2.30	2.53	2.78	3.06	3.37	3.71	4.08	4.49	4.94	5.43
19	0.93	1.00	1.07	1.18	1.29	1.42	1.57	1.72	1.90	2.09	2.30	2.53	2.78	3.06	3.37	3.71	4.08	4.49	4.94	5.43
20	0.93	1.00	1.07	1.18	1.29	1.42	1.57	1.72	1.90	2.09	2.30	2.53	2.78	3.06	3.37	3.71	4.08	4.49	4.94	5.43



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
PREMIUM TRANSITION FACTORS

EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal	Renewal Rate Change %		1st Renewal	2nd Renewal	3rd Renewal	4th Renewal
From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg	From	To	Since Rate Chg	Since Rate Chg	Since Rate Chg	Since Rate Chg
-100%	-1%	1.0000	1.0000	1.0000	1.0000	62%	62%	0.6967	0.7859	0.8865	1.0000
0%	4%	1.0000	1.0000	1.0000	1.0000	63%	63%	0.6931	0.7831	0.8850	1.0000
5%	5%	1.0000	1.0000	1.0000	1.0000	64%	64%	0.6894	0.7804	0.8834	1.0000
6%	6%	1.0000	1.0000	1.0000	1.0000	65%	65%	0.6876	0.7790	0.8826	1.0000
7%	7%	1.0000	1.0000	1.0000	1.0000	66%	66%	0.6839	0.7763	0.8811	1.0000
8%	8%	1.0000	1.0000	1.0000	1.0000	67%	67%	0.6803	0.7735	0.8795	1.0000
9%	9%	1.0000	1.0000	1.0000	1.0000	68%	68%	0.6785	0.7722	0.8787	1.0000
10%	10%	1.0000	1.0000	1.0000	1.0000	69%	69%	0.6750	0.7695	0.8772	1.0000
11%	11%	0.9910	1.0000	1.0000	1.0000	70%	70%	0.6714	0.7668	0.8757	1.0000
12%	12%	0.9821	1.0000	1.0000	1.0000	71%	71%	0.6679	0.7641	0.8741	1.0000
13%	13%	0.9735	1.0000	1.0000	1.0000	72%	72%	0.6662	0.7628	0.8734	1.0000
14%	14%	0.9649	1.0000	1.0000	1.0000	73%	73%	0.6627	0.7601	0.8718	1.0000
15%	15%	0.9565	1.0000	1.0000	1.0000	74%	74%	0.6592	0.7575	0.8703	1.0000
16%	16%	0.9483	1.0000	1.0000	1.0000	75%	75%	0.6575	0.7561	0.8696	1.0000
17%	17%	0.9402	1.0000	1.0000	1.0000	76%	76%	0.6541	0.7535	0.8681	1.0000
18%	18%	0.9322	1.0000	1.0000	1.0000	77%	77%	0.6524	0.7522	0.8673	1.0000
19%	19%	0.9244	1.0000	1.0000	1.0000	78%	78%	0.6490	0.7496	0.8658	1.0000
20%	20%	0.9167	1.0000	1.0000	1.0000	79%	79%	0.6457	0.7470	0.8643	1.0000
21%	21%	0.9091	1.0000	1.0000	1.0000	80%	80%	0.6440	0.7457	0.8636	1.0000
22%	22%	0.9016	0.9918	1.0000	1.0000	81%	81%	0.6407	0.7432	0.8621	1.0000
23%	23%	0.8943	0.9837	1.0000	1.0000	82%	82%	0.6390	0.7419	0.8613	1.0000
24%	24%	0.8871	0.9758	1.0000	1.0000	83%	83%	0.6357	0.7393	0.8598	1.0000
25%	25%	0.8800	0.9680	1.0000	1.0000	84%	84%	0.6324	0.7368	0.8584	1.0000
26%	26%	0.8730	0.9603	1.0000	1.0000	85%	85%	0.6308	0.7355	0.8576	1.0000
27%	27%	0.8661	0.9528	1.0000	1.0000	86%	86%	0.6276	0.7330	0.8562	1.0000
28%	28%	0.8594	0.9453	1.0000	1.0000	87%	87%	0.6260	0.7318	0.8554	1.0000
29%	29%	0.8527	0.9380	1.0000	1.0000	88%	88%	0.6228	0.7293	0.8540	1.0000
30%	30%	0.8462	0.9308	1.0000	1.0000	89%	89%	0.6196	0.7268	0.8525	1.0000
31%	31%	0.8397	0.9237	1.0000	1.0000	90%	90%	0.6180	0.7255	0.8518	1.0000
32%	32%	0.8333	0.9167	1.0000	1.0000	91%	91%	0.6149	0.7231	0.8503	1.0000
33%	33%	0.8271	0.9098	1.0000	1.0000	92%	92%	0.6133	0.7219	0.8496	1.0000
34%	34%	0.8209	0.9030	0.9933	1.0000	93%	93%	0.6102	0.7194	0.8482	1.0000
35%	35%	0.8148	0.8963	0.9859	1.0000	94%	94%	0.6086	0.7182	0.8475	1.0000
36%	36%	0.8088	0.8897	0.9787	1.0000	95%	95%	0.6055	0.7158	0.8460	1.0000
37%	37%	0.8029	0.8832	0.9715	1.0000	96%	96%	0.6040	0.7145	0.8453	1.0000
38%	38%	0.7971	0.8768	0.9645	1.0000	97%	97%	0.6010	0.7121	0.8439	1.0000
39%	39%	0.7914	0.8705	0.9576	1.0000	98%	98%	0.5994	0.7109	0.8432	1.0000
40%	40%	0.7857	0.8643	0.9507	1.0000	99%	99%	0.5964	0.7085	0.8418	1.0000
41%	41%	0.7801	0.8582	0.9440	1.0000	100%	104%	0.5949	0.7074	0.8410	1.0000
42%	42%	0.7746	0.8521	0.9373	1.0000	105%	109%	0.5831	0.6979	0.8354	1.0000
43%	43%	0.7692	0.8462	0.9308	1.0000	110%	119%	0.5730	0.6898	0.8306	1.0000
44%	44%	0.7639	0.8403	0.9243	1.0000	120%	129%	0.5534	0.6741	0.8210	1.0000
45%	45%	0.7586	0.8345	0.9179	1.0000	130%	139%	0.5361	0.6599	0.8123	1.0000
46%	46%	0.7534	0.8288	0.9116	1.0000	140%	149%	0.5182	0.6452	0.8032	1.0000
47%	47%	0.7493	0.8249	0.9083	1.0000	150%	159%	0.5035	0.6329	0.7955	1.0000
48%	48%	0.7452	0.8220	0.9066	1.0000	160%	169%	0.4882	0.6200	0.7874	1.0000
49%	49%	0.7412	0.8190	0.9050	1.0000	170%	179%	0.4746	0.6084	0.7800	1.0000
50%	50%	0.7372	0.8160	0.9033	1.0000	180%	189%	0.4615	0.5972	0.7728	1.0000
51%	51%	0.7332	0.8131	0.9017	1.0000	190%	199%	0.4500	0.5872	0.7663	1.0000
52%	52%	0.7312	0.8116	0.9009	1.0000	200%	219%	0.4388	0.5774	0.7599	1.0000
53%	53%	0.7273	0.8087	0.8993	1.0000	220%	239%	0.4184	0.5594	0.7479	1.0000
54%	54%	0.7233	0.8058	0.8977	1.0000	240%	259%	0.3993	0.5423	0.7364	1.0000
55%	55%	0.7195	0.8029	0.8961	1.0000	260%	279%	0.3830	0.5274	0.7262	1.0000
56%	56%	0.7156	0.8000	0.8945	1.0000	280%	299%	0.3676	0.5131	0.7163	1.0000
57%	57%	0.7137	0.7986	0.8937	1.0000	300%	324%	0.3537	0.5002	0.7072	1.0000
58%	58%	0.7099	0.7958	0.8921	1.0000	325%	349%	0.3377	0.4849	0.6964	1.0000
59%	59%	0.7061	0.7929	0.8905	1.0000	350%	374%	0.3240	0.4717	0.6868	1.0000
60%	60%	0.7023	0.7901	0.8889	1.0000	375%	399%	0.3110	0.4590	0.6775	1.0000
61%	61%	0.7005	0.7887	0.8881	1.0000	400%	+	0.2993	0.4474	0.6689	1.0000

A renewal rate change is capped at 10% per renewal or higher in order to limit transition period to 4 renewals.



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
CUSTOMIZED EQUIPMENT/AUTO PREMIUM**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

Coverage Amount		Premium
From	To	
\$ 0.01	\$ 250.00	\$5
250.01	550.00	10
550.01	850.00	15
850.01	1,150.00	20
1,150.01	1,500.00	25
1,500.01	2,500.00	32
2,500.01	3,500.00	42
3,500.01	4,500.00	52
4,500.01	5,500.00	62
5,500.01	6,500.00	72
6,500.01	7,500.00	82
7,500.01	8,500.00	92
8,500.01	9,500.00	102
9,500.01	10,000.00	107
10,000.01	11,000.00	117
11,000.01	12,000.00	127
12,000.01	13,000.00	137
13,000.01	14,000.00	147
14,000.01	15,000.00	157
Each Additional \$1,000		10



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
MISCELLANEOUS RATING FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

Loan/Lease Value Factors	
Coverage	Factor
Collision	1.07
Comprehensive	1.07

Replacement Cost Auto Factors	
Coverage	Factor
Collision	1.10
Comprehensive	1.10



AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
RATING SURCHARGE POINTS

EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014

RATING SURCHARGE POINTS ASSIGNMENT

Months Since Most Recent: Accident	Months Since Previous Accident			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: Major Violation	Months Since Previous Major Violation			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

Months Since Most Recent: Minor Violation	Months Since Previous Minor Violation			
	0 - 11	12 - 23	24 - 36	None
0 - 11	9	8	6	3
12 - 23	-	7	5	2
24 - 36	-	-	4	1
None	-	-	-	0

RATING SURCHARGE FACTOR CALCULATOR

Total Rating Surcharge Point Assignment (Separately Determined for accidents and types of violations) =		
Initial Rating Surcharge Point from tables above		
+ 5 points for each additional accident or violation		<u>Points</u>
Accident:		_____
Minor Violation:		_____
Major Violation:		_____
 Rating Surcharge Percentage:		<u>% Surcharge</u>
(Per Tables below)	Accident	_____
	Minor Violation:	+ _____
	Major Violation:	+ _____
	Total	= _____

RATING SURCHARGE POINTS FACTOR

Rating Surcharge Points Total	Rating Surcharge Percentage - Accidents		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	30%	30%	30%
2	42%	42%	42%
3	54%	54%	54%
4	69%	69%	69%
5	81%	81%	81%
6	91%	91%	91%
7	101%	101%	101%
8	111%	111%	111%
9	122%	122%	122%
Each Add'l Point:	Add 8%	Add 8%	Add 8%

Rating Surcharge Points Total	Rating Surcharge Percentage - Minor Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	19%	19%	19%
2	22%	22%	22%
3	25%	25%	25%
4	27%	27%	27%
5	29%	29%	29%
6	32%	32%	32%
7	35%	35%	35%
8	38%	38%	38%
9	44%	44%	44%
Each Add'l Point:	Add 6%	Add 6%	Add 6%

Rating Surcharge Points Total	Rating Surcharge Percentage - Major Violations		
	BI/PD	PIP-MP	COLL
0	0%	0%	0%
1	29%	29%	29%
2	41%	41%	41%
3	53%	53%	53%
4	65%	65%	65%
5	77%	77%	77%
6	90%	90%	90%
7	102%	102%	102%
8	114%	114%	114%
9	126%	126%	126%
Each Add'l Point:	Add 10%	Add 10%	Add 10%



**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
Arkansas
PRIVATE PASSENGER SEMI-ANNUAL RATES
MARKET TIER FACTORS**

**EFFECTIVE FOR NEW BUSINESS AS OF - 12/1/2014
EFFECTIVE FOR RENEWAL BUSINESS AS OF - 12/1/2014**

ALL COVERAGES

Market Tier	Factor
N	0.97
O	0.99
P	1.00
Q	1.01
R	1.03

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	A-1 Private Passenger Automobile Abstract.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	Private Passenger Auto Premium Comparision Survey_REVISED.pdf Private Passenger Auto Premium Comparision Survey_REVISED.xls
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 NAIC Loss Cost Data Entry Document.pdf
Item Status:	Filed
Status Date:	10/21/2014
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	This is not applicable.
Attachment(s):	
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	EXPLANATORY MEMO.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memorandum.pdf
Item Status:	Filed

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	/		

Status Date:	10/21/2014
Satisfied - Item:	Exhibit 2 - Overall Statewide Indications
Comments:	
Attachment(s):	Exhibit 2 - Overall Statewide Indications.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 3A - Trended On-Level Earned Premium
Comments:	
Attachment(s):	Exhibit 3A - Trended On-Level Earned Premium.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 3B - Premium Trend
Comments:	
Attachment(s):	Exhibit 3B - Premium Trend.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 4 - Trended and Adjusted Developed Losses
Comments:	
Attachment(s):	Exhibit 4 - Trended and Adjusted Developed Losses.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 5 - Selected Loss Trends as of 3-31-2014
Comments:	
Attachment(s):	Exhibit 5 - Selected Loss Trends as of 3_31_2014.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 6 - Unallocated Loss Adjustment Expense Ratio
Comments:	
Attachment(s):	Exhibit 6 - Unallocated Loss Adjustment Expense Ratio.pdf
Item Status:	Filed
Status Date:	10/21/2014

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	/		

Satisfied - Item:	Exhibit 7 - Loss Adjustment Expense Ratio
Comments:	
Attachment(s):	Exhibit 7 - Loss Adjustment Expense Ratio.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 8 - Derivation of Expense Provision
Comments:	
Attachment(s):	Exhibit 8 - Derivation of Expense Provision.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 9 - Cutoff \$100000
Comments:	
Attachment(s):	Exhibit 9 - Cutoff \$100000.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 10 - Development of Catastrophe Factor
Comments:	
Attachment(s):	Exhibit 10 - Developement of Catastrophe Factor.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 11 - Net Cost of Reinsurance
Comments:	
Attachment(s):	Exhibit 11 - Net Cost of Reinsurance.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 12 - Derivation of Expense Provision
Comments:	
Attachment(s):	Exhibit 12 - Derivation of Expense Provision.pdf
Item Status:	Filed
Status Date:	10/21/2014

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	/		

Satisfied - Item:	Exhibit 13 - Analysis of Underwriting Profit Provision and Target Combined Ratio
Comments:	
Attachment(s):	Exhibit 13 - Analysis of Underwriting Profit Provision and Target Combined Ratio.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 14 - Development of Underwriting Profit Provision
Comments:	
Attachment(s):	Exhibit 14 - Development of Underwriting Profit Provision.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 15 - Target Rate of Return, Dividend Yield Method
Comments:	
Attachment(s):	Exhibit 15 - Target Rate of Return Dividend Yield Method.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 16 - Target Rate of Return, Capital Asset Pricing Model
Comments:	
Attachment(s):	Exhibit 16 - Target Rate of Return Capital Asset Pricing Model.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 17 - Derivation of Premium to Surplus Ratio Using Selected Companies Data
Comments:	
Attachment(s):	Exhibit 17 - Derivation of Premium to Surplus Ratio Using Selected Companies Data.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 18 - Federal Taxes on Investment Income
Comments:	
Attachment(s):	Exhibit 18 - Federal Taxes on Investment Income.pdf
Item Status:	Filed
Status Date:	10/21/2014

Satisfied - Item:	Exhibit 19 - Computation of Projected Yield
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SERFF Tracking #:

AAAM-129678119

State Tracking #:

Company Tracking #:

AR140819XRMXX128

State: Arkansas

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Private Passenger Auto

Project Name/Number: /

Filing Company:

Automobile Club Inter-Insurance Exchange

Comments:	
Attachment(s):	Exhibit 19 - Computation of Projected Yield.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 20 - Computation of Average Realized Capital Gains
Comments:	
Attachment(s):	Exhibit 20 - Computation of Average Realized Capital Gains.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 21 - Advance Purchase Discount
Comments:	
Attachment(s):	Exhibit 21 - Advance Purchase Discount.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit 22 - New Underwriting Tier Loss Experience
Comments:	
Attachment(s):	Exhibit 22 - New Underwriting Tier Loss Experience.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Exhibit A - Proposed Underwriting Tier Assignment
Comments:	
Attachment(s):	Exhibit A - Proposed Underwriting Tier Assignment.pdf
Item Status:	Filed
Status Date:	10/21/2014
Satisfied - Item:	Rule 203
Comments:	
Attachment(s):	Rule_203.pdf
Item Status:	Filed
Status Date:	10/21/2014

SERFF Tracking #:	AAAM-129678119	State Tracking #:		Company Tracking #:	AR140819XRMXX128
<hr/>					
State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Private Passenger Auto				
Project Name/Number:	/				

Attachment Private Passenger Auto Premium Comparision Survey_REVISED.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Automobile Club Inter-Insurance Exchange
NAIC No. (including group #) 15512

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas: _____

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do you require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☐ Yes ☒ No

5. Specify the percentage you allow in credit or discounts for the following:

- | | |
|----------------------------|-----------|
| a. Driver Over 55 | 10 % |
| b. Good Student Discount | 15 % |
| c. Multi-car Discount | 0 - 22 % |
| d. Accident Free Discount* | 11 - 13 % |

*Please Specify Qualification for Discount:

Qualification depends on length of continuous insurance with ACIIE and previous insurer as well as the number of chargeable accidents in the previous 36 months.

- | | |
|------------------------|-----------|
| e. Anti-theft Discount | 15 - 25 % |
| f. Other (specify) | % |
| Anti-Lock Brake | 10 % |
| Airbag | 30 % |
| Multi-Line | 3 - 21 % |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
If so, what is the fee for installment payments? \$4

7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Signature

Katina Arras

Printed Name

Compliance Analyst

Title

314-523-7350 ext. 5236

Telephone Number

karras@aaamissouri.com

Email address

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number: 15512
 Company Name: Automobile Club Inter-Insurance Exchange
 Contact Person: Katina Arras
 Telephone No.: 314-523-7350 ext. 5236
 Email Address: karras@aaamissouri.com
 Effective Date: 12/01/2014

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 30 %
 AUTO/HOMEOWNERS 5-12 %
 GOOD STUDENT 15 %
 ANTI-THEFT DEVICE 15-25 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. %

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental death
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800

Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability	\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364
	Minimum Liability with Comprehensive and Collision	\$1,756	\$2,210	\$673	\$616	\$1,978	\$2,493	\$757	\$691	\$2,012	\$2,533	\$769	\$702	\$2,102	\$2,648	\$807	\$736	\$2,428	\$3,061	\$926	\$844
	100/300/50 Liability with Comprehensive and Collision	\$1,849	\$2,323	\$719	\$659	\$2,076	\$2,612	\$805	\$736	\$2,119	\$2,664	\$819	\$749	\$2,201	\$2,768	\$856	\$783	\$2,557	\$3,217	\$987	\$903
2009Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364
	Minimum Liability with Comprehensive and Collision	\$1,675	\$2,108	\$645	\$589	\$1,891	\$2,381	\$725	\$661	\$1,925	\$2,426	\$737	\$674	\$1,992	\$2,507	\$765	\$699	\$2,327	\$2,932	\$887	\$809
	100/300/50 Liability with Comprehensive and Collision	\$1,769	\$2,221	\$691	\$632	\$1,989	\$2,500	\$772	\$706	\$2,033	\$2,556	\$788	\$721	\$2,091	\$2,626	\$815	\$746	\$2,456	\$3,088	\$948	\$867
2010 Honda Odyssey "EX"	Minimum Liability	\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364
	Minimum Liability with Comprehensive and Collision	\$1,829	\$2,302	\$702	\$641	\$2,059	\$2,595	\$787	\$717	\$2,094	\$2,640	\$799	\$731	\$2,190	\$2,759	\$839	\$765	\$2,528	\$3,186	\$962	\$877
	100/300/50 Liability with Comprehensive and Collision	\$1,923	\$2,415	\$747	\$684	\$2,158	\$2,714	\$835	\$762	\$2,202	\$2,770	\$850	\$777	\$2,289	\$2,878	\$888	\$812	\$2,657	\$3,342	\$1,024	\$935
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability	\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364
	Minimum Liability with Comprehensive and Collision	\$1,928	\$2,429	\$737	\$673	\$2,186	\$2,755	\$835	\$760	\$2,208	\$2,783	\$841	\$768	\$2,324	\$2,930	\$889	\$810	\$2,668	\$3,363	\$1,013	\$924
	100/300/50 Liability with Comprehensive and Collision	\$2,022	\$2,542	\$783	\$716	\$2,284	\$2,875	\$883	\$805	\$2,316	\$2,914	\$891	\$815	\$2,424	\$3,049	\$939	\$857	\$2,797	\$3,519	\$1,075	\$983
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability	\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364
	Minimum Liability with Comprehensive and Collision	\$2,129	\$2,682	\$816	\$744	\$2,526	\$3,184	\$964	\$879	\$2,451	\$3,091	\$936	\$854	\$2,786	\$3,513	\$1,066	\$971	\$2,962	\$3,737	\$1,129	\$1,027
	100/300/50 Liability with Comprehensive and Collision	\$2,223	\$2,795	\$861	\$787	\$2,624	\$3,303	\$1,012	\$924	\$2,559	\$3,221	\$986	\$900	\$2,885	\$3,632	\$1,115	\$1,018	\$3,092	\$3,893	\$1,191	\$1,086
2010 Hyundai Santa Fe SE 4x2	Minimum Liability	\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364
	Minimum Liability with Comprehensive and Collision	\$1,780	\$2,242	\$684	\$624	\$2,014	\$2,536	\$770	\$703	\$2,044	\$2,574	\$781	\$713	\$2,135	\$2,688	\$819	\$746	\$2,473	\$3,115	\$942	\$857
	100/300/50 Liability with Comprehensive and Collision	\$1,874	\$2,354	\$730	\$667	\$2,112	\$2,656	\$818	\$748	\$2,152	\$2,704	\$831	\$759	\$2,234	\$2,808	\$868	\$793	\$2,602	\$3,271	\$1,003	\$916

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR140819XRMXX128
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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	Company Name		Company NAIC Number
3.	A. Automobile Club Inter-Insurance Exchange	B.	15512

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. 19.0	B.	19.0001

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI/PD	12.4%	5.6%					
PIP	21.2%	10.3%					
UMBI/UIMBI	2.7%	-2.6%					
UMPD	6.5%	-3.9%					
COLL	13.1%	4.4%					
COMP	15.4%	11.4%					
RR	37.6%	26.3%					
TOTAL OVERALL EFFECT	13.3%	5.9%					

5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2013	20,375	4.0%	4/1/14	25,102	16,794	66.9%	66.3%
2012	18,579	4.7%	3/1/13	22,063	14,977	67.9%	79.2%
2011	17,157	1.5%	10/1/11	20,522	13,906	67.8%	75.7%
2010	16,624	3.9%	1/1/11	18,661	12,585	67.4%	72.0%
2009	14,412	0.0%	3/1/10	16,201	10,925	67.4%	63.9%
2008	13,226	0.0%	8/1/09	15,434	11,386	73.8%	62.0%
2007	13,210	0.1%	10/15/07	15,079	9,765	64.8%	59.1%

Expense Constants	Selected Provisions
A. Total Production Expense	21.0%
B. General Expense	1.1%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	10.6%
E. Loss Adjustment	7.4%
F. TOTAL	42.9%

8. N/A
9. 10.4%
10. -18.1%
- Apply Lost Cost Factors to Future filings? (Y or N)
- Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): Territory 9
- Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): Territory 12

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
COMPANY FILING #AR140819XRMXX128
SERFF FILING #AAAM – 129678119**

**Corresponding Form Filing #AR140819FXXXX129
SERFF Filing #AAAM-129680438**

In conformity with Arkansas Insurance Department Rule and Regulation 23, Section 6A, the Automobile Club Inter-Insurance Exchange, 12901 North Forty Drive, St. Louis, Missouri 63141, is submitting this filing revising our Rules and Rates Manual to be effective December 1, 2014 for New Business and Renewals.

This filing also reflects a change in private passenger automobile insurance rates that will result in an overall rate increase of 5.9%.

As indicated on the Rate Information tab, the Maximum % Change for a policyholder is 46.5%. As directed in previous filings we have indicated the Estimated Maximum % Rate Increase as 10.4% on the NAIC Loss Cost Data Entry Document Form for this is the maximum % per first term.

With this filing, we will be implementing the Premium Transition Rule (Rule 323), which has been Filed under filing AAAM-126098700. The Premium Transition Rule will mitigate an adverse effect on individual policyholders that may receive a large increase in premium due to this rate change. For those policyholders receiving the Premium Transition and who have not completed their last policy term, we will re-initiate the Premium Transition Rule effective December 1, 2014 and it will be spread over a maximum of 4 policy terms.

The following rule has been added:

1. Rule 327.14 – Advance Purchase Discount
We are introducing an advance purchase discount. Policies submitted at least 7 days prior to the expiration date of the applicant's current policy and who have at least 12 months of prior liability insurance will receive this discount. The amount of the discount will gradually decrease over a 5-year period.

The following rules have been revised:

1. Table of Contents
The Table of Contents has been revised to reflect the changes made in this filing.

This replaces the Table of Contents dated 4-1-2014.

2. Rule 201 – Tiering

We are implementing a new Underwriting Tier Structure for new business and renewals. The new structure will derive the Underwriting Tier level via a point value by policy vehicle count that is assigned to each tier component. With the new structure, the Bodily Injury (BI) Liability Limits (Rule 205) will be eliminated.

This replaces Rule 201, dated 2-1-2014.

3. Rule 202 – Consumer Insurance Score

This rule has been revised to indicate that the CIS factor will also apply to Uninsured Motorist, Underinsured Motorist, PIP – Accidental Death, PIP – Work Loss, Uninsured Motorist Property Damage and Rental Reimbursement coverages.

This replaces Rule 202, dated 8-1-2009.

4. Rule 204 – Prior Insurance

This rule has been revised to clarify that at each renewal, policies will automatically move up to the next level.

This replaces Rule 204, dated 12-1-2009.

5. Rule 205 – Bodily Injury (BI) Liability Limits

We will no longer use Bodily Injury (BI) Liability Limits in our Underwriting Tier Structure. This rule has been marked “Reserved for Future Use”.

This replaces Rule 205, dated 2-1-2014.

6. Rule 307 – Antique and Classic Automobiles

This rule has been revised by adding the following:

“Exception: The Advance Purchase Discount will apply to antique and classic automobiles.”

This replaces Rule 307, dated 8-1-2009.

7. Rule 310 – Private Passenger Trailers

This rule has been revised by adding the following:

“Exception: Advance Purchase Discount will apply to trailers.”

This replaces Rule 310, dated 8-1-2009.

8. Rule 327.7 – Good Student Discount

This rule has been revised to apply to all full time, high school students, not just juniors or seniors.

This replaces Rule 327.7, dated 8-1-2009.

9. Rule 327.10 – AAA OnBoard Discount

Currently, we do not charge a device fee when the policyholder enrolls in our AAA OnBoard program. Effective December 1, 2014 and after, we are proposing to charge a \$100 fee to any policyholder who enrolls in our AAA OnBoard program, and the device is not active or has not been activated, and the device has not been returned within 30 days of our written request. This fee will be communicated to policyholders who enroll in the program in the Terms of Use agreement they sign. A fee will not be charged in limited circumstances for certain lost or stolen devices. A fee will not be charged to policyholders who enrolled prior to December 1, 2014. If the fee is not paid, we may send the outstanding \$100 fee to collections. The fee will not be considered premium in our Annual Statement. This rule has been revised to indicate a fee may be charged if the device is not returned to us.

This replaces Rule 327.10, dated 4-1-2014.

10. Rule 327.11 – AAA OnBoard Teen Discount

Currently, our AAA OnBoard Teen Safe Driver program is available for private passenger vehicles which are rated with an unmarried operator under the age of 20 on a policy receiving the AAA Membership Discount. The teen can continue to use the program until they are 20 years old. Effective December 1, 2014, the AAA OnBoard Teen Safe Driver program will be available to teens for a period of one year. The device must be returned after one year. This also applies to teens that have previously had the AAA OnBoard Teen Safe Driver program activated for more than one year. Teens that have been receiving the discount on a policy for two renewals will continue to receive the discount as long as they are a rated driver and under the age of 20.

Currently, we do not charge a device fee when the policyholder enrolls in our AAA OnBoard Teen Safe Driver program. Effective December 1, 2014 and after, we are proposing to charge a \$100 fee to any policyholder who enrolls in our AAA OnBoard Teen program, and the device is not active or has not been activated, and the device has not been returned within 30 days of our written request. This fee will be communicated to policyholders who enroll in the program, in the Terms of Use agreement they sign. A fee will not be charged in limited circumstances for certain lost or stolen devices. A fee will not be charged to policyholders who enrolled prior to December 1, 2014. If the fee is not paid, we may send the outstanding \$100 fee to collections. The fee will not be considered premium in our Annual Statement.

This rule has been revised to indicate the above changes.

This replaces Rule 327.11, dated 4-1-2014.

11. Rule 401 – Available Coverage Limits and Deductibles

We will no longer offer the Full, \$50 and \$100 comprehensive deductibles at new business or renewals. The Full, \$50 and \$100 deductibles have been removed from the rule. All current policyholders with the Full, \$50 and \$100 comprehensive deductibles will be moved to a \$250 comprehensive deductible.

We will no longer offer the \$50, \$100 and \$150 collision deductibles at new business or renewals. The \$50, \$100 and \$150 deductibles have been removed from the rule. All current policyholders with the \$50, \$100 and \$150 deductibles will be moved to a \$250 collision deductible.

Policyholders will be notified with their renewal that our lowest deductibles offered will be \$250 for comprehensive and collision coverage and that their deductible was changed.

We will no longer require prior Underwriting approval on higher limits up to \$500,000. We have removed the asterisks from these limits.

This replaces Rule 401, dated 3-1-2013.

12. Rate Pages

Our rates have been revised. These new factors will be effective on or after 12/1/2014 and will replace current Rate Pages dated 4/1/2014.

Automobile Club Inter-Insurance Exchange

Actuarial Memorandum

Within this filing, we have developed a statewide indicated rate change (Exhibits 2 – 20) utilizing our previous 5 years of Arkansas experience. The credibility weighted indicated rate change is 13.3%. This filing includes a proposed 5.9% rate change to be effective December 1, 2014.

We are introducing an Advance Purchase Discount which will be offered to new business policies that are submitted at least seven days before the expiration date of their current policy. This discount will initially be 5% and will decrease by 1% every year afterward. Exhibit 21 provides actuarial justification for the selected Advance Purchase Discount.

We are modifying the structure of our Underwriting Tier. Exhibit 22 provides actuarial justification for the selected Underwriting Tier factors, and Exhibit A shows the proposed Underwriting Tier assignment.

We also made adjustments to base rates and BI limit factors. These changes can be found in Exhibit 1. With this filing, we are also eliminating the Comprehensive and Collision deductibles less than \$250. Vehicles with a deductible less than \$250 will be moved to a \$250 deductible at renewal.

In addition, other auto insurers' rate plans were reviewed in making final selections. We also applied sound actuarial judgment to mitigate renewal premium dislocation.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

OVERALL STATEWIDE INDICATIONS

Proposed Effective Date: 12/1/2014

	BI	PD	BI/PD	PIP	UM	UIM	UM/UIM	UMPD	COMP	COLL	RENT	Total Liab	Total Phys Dam	Total All
(1) 2014 Premium Spread	21.8%	20.4%	42.2%	5.3%	2.3%	2.3%	4.6%	3.8%	14.9%	27.5%	1.6%	56.0%	44.0%	100.0%
(2) Projected Ultimate Loss Ratio (Excl. Cat.)	54.2%	76.0%	64.8%	71.2%	77.7%	55.8%	66.7%	62.1%	53.8%	65.9%	85.0%	65.3%	62.5%	64.1%
(3) Catastrophe Factor	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	14.1%	0.0%	0.0%	0.0%	4.8%	2.1%
(4a) ALAE Ratio to Loss	3.9%	1.1%	2.5%	1.3%	0.8%	2.6%	1.5%	0.0%	1.6%	1.0%	0.1%	2.2%	1.2%	1.7%
(4b) ULAE Ratio to Premium	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	6.6%	5.9%	5.9%	5.9%	6.6%	5.9%	6.3%
(5) Projected Ultimate Loss & LAE Ratio	63.0%	83.4%	73.0%	78.7%	85.0%	64.0%	74.4%	68.7%	75.0%	72.5%	91.0%	73.4%	74.0%	73.7%
(6) Fixed Expense Ratio	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.8%	12.3%	12.3%	12.3%	12.5%	12.4%
(6a) General and Other Acquisition Expenses	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%	12.3%
(6b) Net Cost of Reinsurance	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.2%	0.1%
(7) Variable Expense Ratio	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
(7a) Commissions & Brokerage	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%	9.7%
(7b) Taxes, Licenses and Fees	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
(8) Underwriting Profit Provision	10.7%	12.3%	11.5%	12.4%	10.6%	10.6%	10.6%	12.4%	12.4%	12.5%	12.4%	11.5%	12.5%	11.9%
(9) Indicated Rate Change	-1.9%	27.3%	12.3%	21.2%	26.5%	-0.8%	12.8%	8.0%	16.9%	13.1%	37.6%	12.9%	15.3%	13.9%
(10) Credibility Standard	3,269	3,327		1,960	3,651	1,545		2,323	5,221	2,210	1,475			
(11) Claim Count	2,321	9,587		2,047	378	96		1,394	4,204	8,562	3,849			
(12) Credibility	0.84	1.00		1.00	0.32	0.25		0.77	0.90	1.00	1.00			
(13) Complement of Credibility (Future Net Trend)	0.5%	2.5%		2.1%	-2.0%	-2.0%		1.5%	3.0%	0.5%	4.6%			
(14) Credibility Weighted Indicated Rate Change	-1.6%	27.3%	12.4%	21.2%	7.2%	-1.7%	2.7%	6.5%	15.4%	13.1%	37.6%	12.0%	14.8%	13.3%
(15) Selected Rate Change	5.6%	5.6%	5.6%	10.3%	-1.9%	-3.4%	-2.6%	-3.9%	11.4%	4.4%	26.3%	4.5%	7.7%	5.9%

Note:

(2) from Exhibit 4

(3) from Exhibit 10

(4a) and (4b) from Exhibit 6 & Exhibit 7

(5) = [(2) + (3)] × [1 + (4a)] + (4b)

(6) from Exhibit 8 & Exhibit 11

(7) from Exhibit 8

(8) from Exhibit 13

(9) = [(5) + (6)] / [1 - (7) - (8)] - 1

(12) = MIN (1, sqrt[(11)/(10)])

(14) = (9) * (12) + (13) * [1 - (12)]

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTC**

TRENDED ON-LEVEL EARNED PREMIUM

Proposed Effective Date: 12/1/2014

Rolling Calendar Year (Ending 1st Quarter)	BI	PD	PIP	UM	UIM	UMPD	COMP	COLL	RENT
(1) Direct Earned Premium									
2010	3,481,112	3,249,458	768,589	416,437	386,603	662,318	2,384,371	5,033,990	306,722
2011	4,190,017	3,952,346	924,058	474,026	413,237	788,131	2,592,948	5,552,126	299,431
2012	4,509,781	4,234,612	1,121,664	509,815	452,467	878,375	2,845,386	5,934,447	321,710
2013	4,806,412	4,523,036	1,227,898	563,078	524,456	967,395	3,140,510	6,497,211	368,129
<u>2014</u>	<u>5,473,742</u>	<u>5,137,333</u>	<u>1,364,565</u>	<u>651,815</u>	<u>633,452</u>	<u>1,041,170</u>	<u>3,797,642</u>	<u>7,297,289</u>	<u>420,137</u>
Total	22,461,064	21,096,783	5,406,774	2,615,171	2,410,216	4,337,389	14,760,858	30,315,064	1,716,129
(2) Historical Rate Change									
08/01/2009	8.4%	8.4%	11.4%	-2.3%	-2.3%	0.0%	-8.4%	-8.2%	-7.2%
03/01/2010	-0.4%	-0.4%	0.1%	-2.0%	-2.0%	0.0%	2.3%	0.1%	-7.3%
01/01/2011	6.7%	6.7%	5.3%	0.0%	0.0%	0.0%	3.6%	0.1%	0.0%
10/01/2011	3.6%	3.6%	0.6%	-0.3%	-0.2%	0.0%	2.8%	-1.5%	1.1%
03/01/2013	7.0%	7.0%	6.2%	6.1%	6.2%	0.0%	10.5%	-1.8%	6.1%
04/01/2014	6.6%	6.6%	4.2%	-5.2%	-2.0%	0.0%	4.7%	2.3%	4.6%
(3) Current Rate Level Factors									
2010	1.313	1.313	1.246	0.970	1.005	1.000	1.198	0.944	0.996
2011	1.255	1.255	1.168	0.999	1.035	1.000	1.234	0.991	1.107
2012	1.176	1.176	1.115	1.004	1.039	1.000	1.184	0.993	1.119
2013	1.140	1.140	1.106	1.005	1.040	1.000	1.156	1.005	1.109
<u>2014</u>	<u>1.078</u>	<u>1.078</u>	<u>1.053</u>	<u>0.957</u>	<u>0.990</u>	<u>1.000</u>	<u>1.064</u>	<u>1.020</u>	<u>1.056</u>
(4) On-Level Direct Earned Premium									
2010	4,570,951	4,266,047	957,887	403,866	388,382	662,318	2,856,067	4,750,616	305,519
2011	5,257,019	4,958,812	1,079,624	473,770	427,748	788,131	3,199,641	5,499,975	331,578
2012	5,302,942	4,979,138	1,250,613	511,639	470,211	878,375	3,367,536	5,895,020	359,944
2013	5,479,557	5,156,486	1,358,191	566,108	545,583	967,395	3,630,614	6,527,864	408,369
<u>2014</u>	<u>5,901,302</u>	<u>5,538,546</u>	<u>1,436,280</u>	<u>623,999</u>	<u>626,896</u>	<u>1,041,170</u>	<u>4,040,678</u>	<u>7,442,243</u>	<u>443,817</u>
Total	26,511,771	24,899,029	6,082,595	2,579,383	2,458,820	4,337,389	17,094,536	30,115,719	1,849,227
(5) Premium Transition Factors									
2010	1.0090	1.0090	1.0090	1.0090	1.0090	1.0090	1.0090	1.0090	1.0090
2011	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187
2012	1.0203	1.0203	1.0203	1.0203	1.0203	1.0203	1.0203	1.0203	1.0203
2013	1.0073	1.0073	1.0073	1.0073	1.0073	1.0073	1.0073	1.0073	1.0073
<u>2014</u>	<u>1.0039</u>	<u>1.0039</u>	<u>1.0039</u>	<u>1.0039</u>	<u>1.0039</u>	<u>1.0039</u>	<u>1.0039</u>	<u>1.0039</u>	<u>1.0039</u>
Total									
(6) On-Level Transitioned Earned Premium									
2010	4,611,917	4,304,280	966,472	407,486	391,863	668,254	2,881,664	4,793,193	308,257
2011	5,355,246	5,051,467	1,099,797	482,623	435,741	802,857	3,259,426	5,602,741	337,774
2012	5,410,460	5,080,091	1,275,969	522,013	479,744	896,184	3,435,813	6,014,542	367,242
2013	5,519,575	5,194,145	1,368,111	570,243	549,567	974,460	3,657,129	6,575,539	411,351
<u>2014</u>	<u>5,924,097</u>	<u>5,559,940</u>	<u>1,441,828</u>	<u>626,409</u>	<u>629,318</u>	<u>1,045,191</u>	<u>4,056,286</u>	<u>7,470,990</u>	<u>445,531</u>
Total	26,821,295	25,189,923	6,152,177	2,608,774	2,486,233	4,386,946	17,290,318	30,457,005	1,870,155
(7) Historical Premium Trend Factor									
2010	0.904	0.904	1.000	1.041	1.061	1.126	0.922	1.000	1.000
2011	0.927	0.927	1.000	1.030	1.046	1.093	0.941	1.000	1.000
2012	0.951	0.951	1.000	1.020	1.030	1.061	0.960	1.000	1.000
2013	0.975	0.975	1.000	1.010	1.015	1.030	0.980	1.000	1.000
<u>2014</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>
(8) Future Premium Trend Factor									
	0.971	0.971	0.943	1.000	1.019	1.000	0.981	1.019	0.971
(9) Trended On-Level Earned Premium									
2010	4,048,665	3,778,600	911,633	424,032	423,922	752,126	2,607,215	4,885,539	299,450
2011	4,821,756	4,548,239	1,037,393	497,247	464,423	877,304	3,009,182	5,710,684	328,124
2012	4,996,379	4,691,294	1,203,569	532,505	503,766	950,762	3,236,762	6,130,419	356,750
2013	5,227,839	4,919,610	1,290,482	575,945	568,557	1,003,694	3,515,568	6,702,224	399,599
<u>2014</u>	<u>5,754,851</u>	<u>5,401,098</u>	<u>1,360,017</u>	<u>626,409</u>	<u>641,442</u>	<u>1,045,191</u>	<u>3,978,851</u>	<u>7,614,927</u>	<u>432,803</u>
Total	24,849,491	23,338,841	5,803,093	2,656,138	2,602,112	4,629,076	16,347,578	31,043,792	1,816,727

Note:

(4) = (1) x (3)

(6) = (4) x (5)

(7) = (1+historical premium trend from Exhibit 3b)^(# of years in historical trend period)

of years in the Historical Trend Period is 0 for 2014, 1 for 2013, 2 for 2012, 3 for 2011, & 4 for 2010

(8) = [1+future premium trend from Exhibit 3b]^Future trend period of 1.92 years

Future Trend Period is from the average date of the latest experience period (10-1-2013) to the average date of the the future premium trend (9-1-2015)

(9) = (6) x (7) x (8)

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

PREMIUM TREND

Proposed Effective Date: 12/1/2014

Calendar Year	Qtr	BI Avg EP 4Q Rolling	PD Avg EP 4Q Rolling	PIP Avg EP 4Q Rolling	UM Avg EP 4Q Rolling	UIM Avg EP 4Q Rolling	UMPD Avg EP 4Q Rolling	COMP Avg EP 4Q Rolling	COLL Avg EP 4Q Rolling	RENT Avg EP 4Q Rolling
2009	1	175.98	162.64	19.78	16.56	20.13	26.33	155.01	263.49	28.04
2009	2	174.39	161.20	19.61	16.52	20.11	26.27	155.08	263.40	28.07
2009	3	173.90	160.78	19.54	16.49	20.13	26.30	155.68	264.12	28.10
2009	4	175.62	162.41	19.61	16.47	20.24	26.70	157.22	266.93	28.14
2010	1	178.28	165.07	19.75	16.46	20.40	27.37	159.33	271.36	28.19
2010	2	181.47	168.27	19.92	16.56	20.44	28.07	161.38	276.49	28.26
2010	3	184.15	171.05	20.09	16.81	20.36	28.73	162.86	281.73	28.34
2010	4	185.02	172.07	20.15	17.10	20.21	29.11	163.23	285.32	28.43
2011	1	184.86	172.01	20.36	17.40	20.05	29.37	163.02	287.66	28.53
2011	2	183.80	170.92	20.82	17.61	20.03	29.81	162.55	288.79	28.65
2011	3	182.21	169.27	21.36	17.70	20.13	30.30	162.01	289.10	28.76
2011	4	180.22	167.35	21.86	17.76	20.27	30.79	161.38	288.71	28.88
2012	1	177.60	165.00	22.13	17.82	20.43	31.19	160.13	287.26	29.01
2012	2	175.09	162.74	22.07	17.88	20.59	31.41	158.64	286.10	29.14
2012	3	172.68	160.68	21.91	17.94	20.77	31.54	157.19	285.17	29.28
2012	4	170.36	158.67	21.72	18.00	20.96	31.65	155.61	284.31	29.40
2013	1	168.60	157.04	21.54	18.06	21.13	31.73	154.20	284.00	29.50
2013	2	167.28	155.82	21.29	18.07	21.23	31.70	153.03	284.10	29.37
2013	3	166.04	154.60	20.94	18.03	21.27	31.56	152.10	284.33	29.04
2013	4	164.74	153.40	20.59	17.97	21.30	31.38	151.51	284.59	28.65
2014	1	163.28	151.89	20.24	17.90	21.32	31.20	151.23	284.78	28.28

Exponential Regression

	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>
Last 4 pts	-3.2%	-3.3%	-6.5%	-1.3%	0.5%	-2.1%	-1.6%	0.3%	-4.9%
Last 8 pts	-3.8%	-3.7%	-4.8%	0.1%	2.0%	-0.4%	-2.8%	-0.2%	-1.7%
Last 12 pts	-4.4%	-4.3%	-1.7%	0.7%	2.6%	-1.6%	-2.9%	-0.7%	0.0%
Last 16 pts	-3.6%	-3.5%	1.0%	1.9%	1.7%	3.0%	-2.3%	0.1%	0.6%
Last 20 pts	-1.9%	-1.7%	1.9%	2.3%	1.3%	4.3%	-1.0%	1.4%	0.8%

Selected Premium

Historical Trend	-2.5%	-2.5%	0.0%	1.0%	1.5%	3.0%	-2.0%	0.0%	0.0%
Future Trend	-1.5%	-1.5%	-3.0%	0.0%	1.0%	0.0%	-1.0%	1.0%	-1.5%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

TRENDED AND ADJUSTED DEVELOPED LOSSES
Proposed Effective Date: 12/1/2014

Rolling Cal/Acc Year (Ending 1st Quarter)	BI	PD	PIP	UM	UIM	UMPD	COMP	COLL	RENT
(1) Net Case-Incurred Loss									
2010	2,118,823	2,798,028	510,129	315,969	170,500	473,667	1,574,138	3,029,049	187,608
2011	2,476,720	3,017,966	600,356	304,928	86,850	476,726	1,246,346	3,491,981	197,801
2012	2,790,604	3,301,796	972,395	611,153	162,100	496,641	2,273,707	3,546,489	240,501
2013	3,035,115	3,718,644	993,407	367,915	272,000	583,967	1,503,328	4,362,816	314,018
2014	2,511,718	4,052,513	947,212	356,474	51,500	635,176	1,756,019	5,223,393	346,171
(2) Projected Net Ultimate Loss									
2010	2,121,708	2,797,513	510,129	315,969	173,926	473,579	1,575,345	3,028,023	185,129
2011	2,488,519	3,015,308	599,617	304,920	154,061	476,306	1,247,089	3,489,672	196,521
2012	2,801,893	3,299,129	982,035	612,580	297,879	496,240	2,275,102	3,545,279	235,821
2013	3,099,206	3,689,989	1,001,261	370,998	420,771	579,467	1,505,501	4,356,993	309,735
2014	<u>3,224,976</u>	<u>4,396,171</u>	<u>1,069,428</u>	<u>564,423</u>	<u>409,061</u>	<u>689,040</u>	<u>1,855,688</u>	<u>4,955,305</u>	<u>371,803</u>
Total	13,736,302	17,198,109	4,162,469	2,168,889	1,455,698	2,714,632	8,458,725	19,375,272	1,299,009
(3) Historical Loss Trend Factor									
2010	0.961	1.000	0.961	0.961	0.961	1.059	1.041	1.059	1.290
2011	0.970	1.000	0.970	0.970	0.970	1.044	1.030	1.044	1.211
2012	0.980	1.000	0.980	0.980	0.980	1.029	1.020	1.029	1.136
2013	0.990	1.000	0.990	0.990	0.990	1.015	1.010	1.015	1.066
2014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(4) Future Loss Trend Factor	0.981	1.019	0.981	0.981	0.981	1.029	1.039	1.029	1.058
(5) Large Loss Adjustment Factor									
2010	1.011	1.000	1.000	1.023	1.023	1.000	1.000	1.000	1.000
2011	1.011	1.000	1.000	1.023	1.023	1.000	1.000	1.000	1.000
2012	0.993	1.000	1.000	0.834	0.834	1.000	1.000	1.000	1.000
2013	1.010	1.000	1.000	1.023	1.023	1.000	1.000	1.000	1.000
2014	1.003	1.000	1.000	1.023	1.023	1.000	1.000	1.000	1.000
(6) Trended Net Ultimate Loss (adjusted for large losses)									
2010	2,021,382	2,849,187	480,673	304,462	167,592	516,185	1,702,765	3,300,438	252,764
2011	2,394,796	3,071,312	570,701	296,784	149,950	511,711	1,334,612	3,749,070	251,765
2012	2,675,664	3,360,741	944,118	491,110	238,812	525,481	2,410,666	3,754,187	283,474
2013	3,038,786	3,759,276	972,325	368,430	417,858	604,812	1,579,414	4,547,565	349,353
2014	<u>3,171,996</u>	<u>4,479,166</u>	<u>1,049,012</u>	<u>566,178</u>	<u>410,333</u>	<u>708,864</u>	<u>1,927,518</u>	<u>5,097,872</u>	<u>393,489</u>
Total	13,302,624	17,519,683	4,016,830	2,026,964	1,384,546	2,867,053	8,954,975	20,449,132	1,530,844
(7) Trended Net Ultimate Loss Ratio at Current Rate Level									
2010	49.9%	75.4%	52.7%	71.8%	39.5%	68.6%	65.3%	67.6%	84.4%
2011	49.7%	67.5%	55.0%	59.7%	32.3%	58.3%	44.4%	65.7%	76.7%
2012	53.6%	71.6%	78.4%	92.2%	47.4%	55.3%	74.5%	61.2%	79.5%
2013	58.1%	76.4%	75.3%	64.0%	73.5%	60.3%	44.9%	67.9%	87.4%
2014	<u>55.1%</u>	<u>82.9%</u>	<u>77.1%</u>	<u>90.4%</u>	<u>64.0%</u>	<u>67.8%</u>	<u>48.4%</u>	<u>66.9%</u>	<u>90.9%</u>
(8) Weights									
2010	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2011	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%
2012	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
2013	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
2014	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>	<u>30.0%</u>
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
(9) Overall Weighted Trended Net Ultimate Loss Ratio and Current Rate Level									
Total	54.2%	76.0%	71.2%	77.7%	55.8%	62.1%	53.8%	65.9%	85.0%

(3) = (1+historical loss trend from Exhibit 5A)*(# of years in historical trend period)

of years in the Historical Trend Period is 0 for 2014, 1 for 2013, 2 for 2012, 3 for 2011, & 4 for 2010

(4) = [1+future loss trend from Exhibit 5A]*Future trend period of 1.92 years

Future Trend Period is from the average date of the latest experience period (10-1-2013) to the average date of the future loss trend (9-1-2015)

(5) from Exhibit 9A & Exhibit 9B

(6) = (2) x (3) x (4) x (5)

(7) = (6) / [(9) of Exhibit 3A]

(9) = sum of (8) x (7)

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

SELECTED LOSS TRENDS as of 3/31/2014

<u>Coverage</u>	Historical Trend			Future Trend		
	<u>Selected Frequency</u>	<u>Selected Severity</u>	<u>Selected Loss Trend</u>	<u>Selected Frequency</u>	<u>Selected Severity</u>	<u>Selected Loss Trend</u>
BI	-1.0%	0.0%	-1.0%	-1.0%	0.0%	-1.0%
PD	-1.0%	1.0%	0.0%	-1.0%	2.0%	1.0%
PIP	-1.0%	0.0%	-1.0%	-1.0%	0.0%	-1.0%
UM	-1.0%	0.0%	-1.0%	-1.0%	0.0%	-1.0%
UIM	-1.0%	0.0%	-1.0%	-1.0%	0.0%	-1.0%
UMPD	-1.5%	3.0%	1.5%	-0.5%	2.0%	1.5%
COMP	0.0%	1.0%	1.0%	0.0%	2.0%	2.0%
COLL	-1.5%	3.0%	1.5%	-0.5%	2.0%	1.5%
RENT	5.0%	1.5%	6.6%	0.0%	3.0%	3.0%

Note:

from Exhibit 5B, Exhibit 5C, & Exhibit 5D

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

**LOSS FREQUENCY TREND
NAII Fast Track Data**

Calendar Year	Qtr	BI Reported Frequency	PD Paid Frequency	COMP Paid Frequency	COLL Paid Frequency
2008	1				
2008	2				
2008	3				
2009	1				
2009	2				
2009	3				
2009	4	1.3%	3.0%	8.2%	5.7%
2010	1	1.3%	3.1%	8.3%	5.7%
2010	2	1.3%	3.1%	8.4%	5.7%
2010	3	1.3%	3.1%	7.9%	5.7%
2010	4	1.3%	3.0%	7.9%	5.6%
2011	1	1.3%	3.0%	7.6%	5.5%
2011	2	1.2%	2.9%	8.9%	5.4%
2011	3	1.2%	2.9%	9.3%	5.3%
2011	4	1.3%	2.9%	9.2%	5.3%
2012	1	1.3%	3.0%	9.2%	5.3%
2012	2	1.3%	3.0%	7.5%	5.3%
2012	3	1.3%	3.0%	7.1%	5.2%
2012	4	1.3%	3.0%	7.0%	5.2%
2013	1	1.3%	2.9%	6.9%	5.2%
2013	2	1.3%	2.9%	6.9%	5.2%
2013	3	1.3%	2.9%	6.7%	5.2%
2013	4	1.3%	2.9%	6.5%	5.2%
2014	1				

Fast Track Exponential Regression

	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>
Last 4 pts	0.2%	-2.2%	-8.8%	0.1%
Last 8 pts	-0.9%	-2.5%	-13.9%	-0.7%
Last 12 pts	0.6%	-0.7%	-11.4%	-1.8%
Last 16 pts	0.4%	-1.2%	-6.5%	-2.8%

Selected Frequency

Historical Trend	-1.0%	-1.0%	0.0%	-1.5%
Future Trend	-1.0%	-1.0%	0.0%	-0.5%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

**LOSS SEVERITY TREND
NAII Fast Track Data**

Calendar Year	Qtr	BI Paid Severity	PD Paid Severity	COMP Paid Severity	COLL Paid Severity
2008	1				
2008	2				
2008	3				
2009	1				
2009	2				
2009	3				
2009	4	10,282	2,945	1,405	3,066
2010	1	10,278	2,964	1,383	3,081
2010	2	10,183	2,972	1,314	3,063
2010	3	10,340	2,969	1,151	3,080
2010	4	10,558	2,968	1,136	3,095
2011	1	12,552	2,976	1,093	3,161
2011	2	12,773	2,989	1,477	3,223
2011	3	12,790	2,993	1,545	3,274
2011	4	12,843	3,022	1,573	3,350
2012	1	10,842	3,012	1,599	3,275
2012	2	10,837	3,053	1,282	3,299
2012	3	11,001	3,034	1,239	3,283
2012	4	11,185	3,040	1,207	3,272
2013	1	11,230	3,112	1,220	3,351
2013	2	11,257	3,132	1,223	3,373
2013	3	11,174	3,206	1,221	3,447
2013	4	11,114	3,255	1,236	3,504
2014	1				

Fast Track Exponential Regression

	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>	<u>Annual Trend</u>
Last 4 pts	-1.5%	6.5%	1.5%	6.4%
Last 8 pts	1.9%	4.4%	-9.4%	3.9%
Last 12 pts	-5.4%	3.0%	-5.6%	2.8%
Last 16 pts	1.0%	2.2%	-1.2%	3.3%

Selected Frequency

Historical Trend	0.0%	1.0%	1.0%	3.0%
Future Trend	0.0%	2.0%	2.0%	2.0%

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

	BI Frequency			BI Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts	0.2%	-2.6%	-3.8%	-1.5%	-0.4%	6.1%
Last 8 pts	-0.9%	-3.1%	-0.9%	1.9%	-4.7%	-2.0%
Last 12 pts	0.6%	-0.4%	2.4%	-5.4%	1.0%	-1.1%
Last 16 pts	0.4%	-5.7%	-0.3%	1.0%	-1.3%	2.0%
Last 20 pts		-8.0%	-1.2%		-1.7%	0.0%
	BI Frequency			BI Severity		
Selected Historical Trend	-1.0%			0.0%		
Selected Future Trend	-1.0%			0.0%		
	PD Frequency			PD Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts	-2.2%	-0.5%	5.3%	6.5%	11.9%	9.9%
Last 8 pts	-2.5%	-4.4%	2.1%	4.4%	0.7%	2.4%
Last 12 pts	-0.7%	1.0%	4.9%	3.0%	0.2%	0.6%
Last 16 pts	-1.2%	-2.8%	1.9%	2.2%	0.6%	1.5%
Last 20 pts		-3.9%	1.9%		1.3%	0.0%
	PD Frequency			PD Severity		
Selected Historical Trend	-1.0%			1.0%		
Selected Future Trend	-1.0%			2.0%		
	COLL Frequency			COLL Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts	0.1%	-2.4%	-5.4%	6.4%	-2.0%	-0.4%
Last 8 pts	-0.7%	-3.6%	-1.2%	3.9%	5.5%	4.9%
Last 12 pts	-1.8%	-1.4%	-1.2%	2.8%	4.8%	5.5%
Last 16 pts	-2.8%	-0.8%	0.8%	3.3%	3.2%	4.0%
Last 20 pts		-2.5%	0.7%		2.7%	0.0%
	COLL Frequency			COLL Severity		
Selected Historical Trend	-1.5%			3.0%		
Selected Future Trend	-0.5%			2.0%		
	COMP Frequency			COMP Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts	-8.8%	-16.6%	-11.7%	1.5%	37.5%	44.0%
Last 8 pts	-13.9%	-18.6%	-14.8%	-9.4%	1.7%	9.2%
Last 12 pts	-11.4%	-22.0%	-18.5%	-5.6%	-3.3%	-2.4%
Last 16 pts	-6.5%	-9.5%	-8.5%	-1.2%	1.9%	4.8%
Last 20 pts		-9.3%	-8.7%		1.1%	0.0%
	COMP Frequency			COMP Severity		
Selected Historical Trend	0.0%			1.0%		
Selected Future Trend	0.0%			2.0%		
	PIP Frequency			PIP Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts		-6.7%	-7.3%		11.1%	-1.6%
Last 8 pts		-8.5%	-6.7%		-8.5%	-1.2%
Last 12 pts		-1.6%	-0.6%		6.8%	0.4%
Last 16 pts		0.5%	2.3%		8.0%	3.7%
Last 20 pts		-2.0%	1.3%		5.6%	0.0%
	PIP Frequency			PIP Severity		
Selected Historical Trend	-1.0%			0.0%		
Selected Future Trend	-1.0%			0.0%		
	UM Frequency			UM Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts		68.7%	77.8%		94.2%	-32.2%
Last 8 pts		-15.8%	14.8%		36.9%	-0.7%
Last 12 pts		-19.7%	-7.1%		34.6%	-9.5%
Last 16 pts		-13.3%	-7.4%		17.2%	7.5%
Last 20 pts		-12.3%	-5.1%		12.8%	9.4%
	UM Frequency			UM Severity		
Selected Historical Trend	-1.0%			0.0%		
Selected Future Trend	-1.0%			0.0%		
	UIM Frequency			UIM Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts		-37.2%	16.3%		-15.0%	-18.1%
Last 8 pts		1.9%	-0.9%		36.0%	-5.4%
Last 12 pts		-17.0%	16.1%		40.5%	3.4%
Last 16 pts		-23.5%	8.9%		15.4%	16.2%
Last 20 pts		-11.8%	11.5%		6.2%	na
	UIM Frequency			UIM Severity		
Selected Historical Trend	-1.0%			0.0%		
Selected Future Trend	-1.0%			0.0%		
	UMPD Frequency			UMPD Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts		9.5%	na		3.8%	na
Last 8 pts		11.4%	na		-7.7%	na
Last 12 pts		8.4%	na		-4.4%	na
Last 16 pts		-0.4%	na		-1.6%	na
Last 20 pts		-3.0%	na		-4.2%	na
	UMPD Frequency			UMPD Severity		
Selected Historical Trend	-1.5%			3.0%		
Selected Future Trend	-0.5%			2.0%		
	RENT Frequency			RENT Severity		
	Fast Track	Company Cal Yr	Company Acc. Yr	Fast Track	Company Cal Yr	Company Acc. Yr
Last 4 pts		-6.6%	-8.1%		9.0%	13.2%
Last 8 pts		5.7%	6.9%		4.5%	5.9%
Last 12 pts		9.3%	9.6%		1.3%	1.1%
Last 16 pts		7.7%	9.8%		1.7%	2.0%
Last 20 pts		3.5%	6.7%		1.9%	2.4%
	RENT Frequency			RENT Severity		
Selected Historical Trend	5.0%			1.5%		
Selected Future Trend	0.0%			3.0%		

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

UNALLOCATED LOSS ADJUSTMENT EXPENSE RATIO

Line	Calendar Year	(1) CW Incurred Earned Premium (\$000)	(2) CW Incurred Losses (\$000)	(3) CW Incurred ULAE (\$000)	(4) = (3) / (1) Selected ULAE Ratio to Premium	(5) Selected Ratio
Liability	2009	90,416	62,170	4,301	4.8%	6.6%
	2010	105,899	85,581	6,983	6.6%	
	2011	120,409	90,577	10,158	8.4%	
	2012	130,168	90,001	7,569	5.8%	
	2013	142,512	100,167	9,707	6.8%	
Physical Damage	2009	80,092	46,331	5,377	6.7%	5.9%
	2010	88,207	54,068	4,710	5.3%	
	2011	98,450	75,604	5,606	5.7%	
	2012	106,299	97,792	4,272	4.0%	
	2013	116,752	72,411	9,016	7.7%	

NOTES:

(1), (2), & (3) are from Part III of the IEE.

(4) = (3) / (1)

Selected Ratio is weighted by weights in (8) of Exhibit 4

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO**

LOSS ADJUSTMENT EXPENSE RATIO

Coverage	Rolling Calendar Year (Ending 1st Quarter)	(1) State Ultimate Paid ALAE	(2) State Ultimate Net Losses	(3) Ultimated Paid ALAE-to- Net Loss Ratio	(4) Selected ALAE Ratio
BI	2010	72,198	2,121,708	3.4%	3.9%
	2011	84,226	2,488,519	3.4%	
	2012	99,167	2,801,893	3.5%	
	2013	125,967	3,099,206	4.1%	
	2014	139,083	3,224,976	4.3%	
PD	2010	37,295	3,271,092	1.1%	1.1%
	2011	39,936	3,491,614	1.1%	
	2012	40,080	3,795,368	1.1%	
	2013	45,773	4,269,456	1.1%	
	2014	51,085	5,085,210	1.0%	
COMP	2010	20,128	1,575,345	1.3%	1.6%
	2011	18,637	1,247,089	1.5%	
	2012	28,049	2,275,102	1.2%	
	2013	20,927	1,505,501	1.4%	
	2014	39,136	1,855,688	2.1%	
COLL	2010	40,148	3,028,023	1.3%	1.0%
	2011	36,353	3,489,672	1.0%	
	2012	36,718	3,545,279	1.0%	
	2013	39,376	4,356,993	0.9%	
	2014	52,087	4,955,305	1.1%	
UM	2010	9,120	315,969	2.9%	0.8%
	2011	375	304,920	0.1%	
	2012	3,063	612,580	0.5%	
	2013	3,558	370,998	1.0%	
	2014	3,635	564,423	0.6%	
UIM	2010	5,204	173,926	3.0%	2.6%
	2011	6,248	154,061	4.1%	
	2012	9,165	297,879	3.1%	
	2013	8,415	420,771	2.0%	
	2014	8,181	409,061	2.0%	
UM/UIM	2010	14,324	489,895	2.9%	1.5%
	2011	6,623	458,981	1.4%	
	2012	12,228	910,459	1.3%	
	2013	11,973	791,768	1.5%	
	2014	11,817	973,484	1.2%	
RENT	2010	0	185,129	0.0%	0.1%
	2011	0	196,521	0.0%	
	2012	1,044	235,821	0.4%	
	2013	0	309,735	0.0%	
	2014	0	371,803	0.0%	
PIP	2010	4,519	510,129	0.9%	1.3%
	2011	3,224	599,617	0.5%	
	2012	22,922	982,035	2.3%	
	2013	11,037	1,001,261	1.1%	
	2014	12,268	1,069,428	1.1%	
UMPD	2010	0	0	0.0%	0.0%
	2011	0	0	0.0%	
	2012	0	0	0.0%	
	2013	0	0	0.0%	
	2014	0	0	0.0%	

NOTES:

(3) = (1)/(2)

Selected Ratio is weighted by weights in (8) of Exhibit 4

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS
Private Passenger Auto

Derivation of Expense Provision
(Amounts in Thousands)

Liability	2009	%	2010	%	2011	%	2012	%	2013	%	3 Yr. Avg.	Selected
ARKANSAS Written Premium	\$8,966		\$10,845		\$11,755		\$12,600		\$14,396			
ARKANSAS Earned Premium	\$8,479		\$10,451		\$11,511		\$12,330		\$13,905			
ARKANSAS Commission & Brokerage	\$815	9.1%	\$997	9.2%	\$1,140	9.7%	\$1,176	9.3%	\$1,442	10.0%	9.7%	9.7%
ARKANSAS Taxes, Licenses & Fees	\$231	2.6%	\$249	2.3%	\$334	2.8%	\$341	2.7%	\$408	2.8%	2.8%	2.8%
ARKANSAS General Expense	\$238	2.8%	\$242	2.3%	\$141	1.2%	\$158	1.3%	\$111	0.8%	1.1%	1.1%
ARKANSAS Other Acquis.	\$1,656	18.5%	\$1,594	14.7%	\$1,365	11.6%	\$1,453	11.5%	\$1,524	10.6%	11.2%	11.2%
ARKANSAS Total U/W Expenses	\$2,940	32.9%	\$3,082	28.5%	\$2,980	25.4%	\$3,128	24.9%	\$3,485	24.2%	24.8%	24.8%

Physical Damage	2009		2010	%	2011	%	2012	%	2013	%	3 Yr. Avg.	Selected
ARKANSAS Written Premium	\$7,694		\$8,524		\$9,116		\$10,015		\$11,572			
ARKANSAS Earned Premium	\$7,655		\$8,194		\$8,985		\$9,698		\$11,149			
ARKANSAS Commission & Brokerage	\$736	9.6%	\$782	9.2%	\$884	9.7%	\$935	9.3%	\$1,159	10.0%	9.7%	9.7%
ARKANSAS Taxes, Licenses & Fees	\$208	2.7%	\$195	2.3%	\$259	2.8%	\$271	2.7%	\$328	2.8%	2.8%	2.8%
ARKANSAS General Expense	\$194	2.5%	\$191	2.3%	\$109	1.2%	\$125	1.3%	\$69	0.6%	1.0%	1.0%
ARKANSAS Other Acquis.	\$1,385	18.0%	\$1,255	14.7%	\$1,059	11.6%	\$1,155	11.5%	\$1,245	10.8%	11.3%	11.3%
ARKANSAS Total U/W Expenses	\$2,522	32.8%	\$2,423	28.5%	\$2,311	25.4%	\$2,486	24.9%	\$2,802	24.2%	24.8%	24.8%

NOTES:

1. Data source: Statutory Page 14 of the Annual Statement.
2. Ratios of Commission & Brokerage Expense, Taxes, Licenses & Fees, and Other Acquisition Expenses are to Written Premiums.
3. Ratio of General Expenses is to Earned Premiums.

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTC
CUTOFF: \$100000**

Bodily Injury

Rolling AY (Ending 1st Quarter)	(1) Total Inc. Loss	(2) Large Loss	(3) Large Loss Count	(4) Capped Loss	(5) XS Loss	(6) XS Loss / Total Loss	(7) Large Loss Adj. Factor
2005	1,855,222	0	0	1,855,222	0	1.000	
2006	1,746,115	0	0	1,746,115	0	1.000	
2007	2,118,674	0	0	2,118,674	0	1.000	
2008	2,100,980	375,000	2	1,925,980	175,000	1.083	
2009	2,086,312	0	0	2,086,312	0	1.000	
2010	2,118,823	0	0	2,118,823	0	1.000	1.011
2011	2,476,720	0	0	2,476,720	0	1.000	1.011
2012	2,790,604	150,000	1	2,740,604	50,000	1.018	0.993
2013	3,035,115	104,250	1	3,030,865	4,250	1.001	1.010
2014	2,511,718	121,000	1	2,490,718	21,000	<u>1.008</u>	1.003
Average						1.011	
Selected						1.011	

(4) = (1) - (2) + [(3) * Cutoff]

(5) = (1) - (4)

(6) = (5) / (1) + 1

(7) = Total (6) / 6

**AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTC
CUTOFF: \$100000**

UM/UIM

Rolling AY (Ending 1st Quarter)	(1) Total Inc. Loss	(2) Large Loss	(3) Large Loss Count	(4) Capped Loss	(5) XS Loss	(6) XS Loss / Total Loss	(7) Large Loss Adj. Factor
2005	346,088	0	0	346,088	0	1.000	
2006	416,631	0	0	416,631	0	1.000	
2007	416,777	0	0	416,777	0	1.000	
2008	348,678	0	0	348,678	0	1.000	
2009	508,613	0	0	508,613	0	1.000	
2010	486,469	0	0	486,469	0	1.000	1.023
2011	391,778	0	0	391,778	0	1.000	1.023
2012	773,253	275,000	1	598,253	175,000	1.226	0.834
2013	639,915	0	0	639,915	0	1.000	1.023
2014	407,974	0	0	407,974	0	<u>1.000</u>	1.023
Average						1.023	
Selected						1.023	

$$(4) = (1) - (2) + [(3) * \text{Cutoff}]$$

$$(5) = (1) - (4)$$

$$(6) = (5) / (1) + 1$$

$$(7) = \text{Total } (6) / 6$$

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO

DEVELOPMENT OF CATASTROPHE FACTOR

Proposed Effective Date: 12/1/2014

Accident Year	(1) Direct Comp Earned Premium	(2) Catastrophes	(3) Catastrophe Loss Ratio	(4) Credibility
2003	\$1,650,564	\$0	0.0%	5.00%
2004	\$1,879,008	\$0	0.0%	5.00%
2005	\$1,886,752	\$34,984	1.9%	5.00%
2006	\$2,068,636	\$294,886	14.3%	5.00%
2007	\$2,266,919	\$7,905	0.3%	5.00%
2008	\$2,290,532	\$1,749,408	76.4%	5.00%
2009	\$2,365,907	\$127,437	5.4%	5.00%
2010	\$2,517,147	\$25,591	1.0%	5.00%
2011	\$2,788,631	\$332,742	11.9%	5.00%
2012	\$3,053,508	\$140,946	4.6%	5.00%
2013	\$3,203,266	\$33,955	1.1%	5.00%
<u>2014Q1</u>	<u>\$878,535</u>	<u>\$4,200</u>	<u>0.5%</u>	<u>1.25%</u>
Total			10.4%	56.25%

(5) AIR v15 Other Wind Average Annual Loss (as of 12/31/2013) \$693,368

(6) RMS v11 Near Term Hurricane Model (as of 12/31/2012) \$0

(7) RMS v11 EQ Shake + Fire Following Average Annual Loss (as of 12/31/2012) \$977

(8) Subject Premium \$3,681,521

(9) AIR v15 Other Wind Modeled Catastrophe Factor 18.8%

(10) **Selected Catastrophe Factor** **14.1%**

= (3)total x (4)total + (9) x [1-(4)total] + [(6) + (7)] / (8)

(3)total = average of (3) weighted by (4)

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE
ARKANSAS PRIVATE PASSENGER AUTO

Net Cost Of Reinsurance

	Severe Thunderstorm	EQ Shake + Fire Following	Total
Allocated Reinsurance Premium	63,655	6,299	69,954
- <u>Expected Reinsurance Recoverables</u>	<u>50,076</u>	<u>3,428</u>	<u>53,504</u>
= Net Cost Of Reinsurance	13,579	2,871	16,450
 Subject Premium	 3,681,521	 3,681,521	 3,681,521
 Net Cost %	 0.4%	 0.1%	 0.4%

Based on 12/31/2013 Reinsurance Premium Allocation

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Derivation of Expense Provision

(Amounts in Thousands)

	2009	%	2010	%	2011	%	2012	%	2013	%	Selected
Countrywide Written Premium (a)	\$175,354		\$202,908		\$223,847		\$242,659		\$264,432		3 Yr. Avg.
Countrywide Earned Premium (b)	\$170,509		\$194,105		\$218,859		\$236,467		\$259,264		
Countrywide Commission & Brokerage (c)	\$16,384	9.3%	\$18,523	9.1%	\$19,523	8.7%	\$20,531	8.5%	\$22,588	8.5%	8.6%
Countrywide Other Acquisition (d)	\$16,059	9.2%	\$20,204	10.0%	\$25,619	11.4%	\$29,882	12.3%	\$28,699	10.9%	11.5%
Countrywide General Expenses (e)	\$8,541	5.0%	\$8,695	4.5%	\$8,033	3.7%	\$4,771	2.0%	\$4,822	1.9%	2.5%
Countrywide Taxes, Licenses & Fees (f)	\$4,639	2.6%	\$4,622	2.3%	\$5,922	2.6%	\$6,252	2.6%	\$6,613	2.5%	2.6%

NOTES:

1. Data source: IEE Part III and Statutory Page 14 of the Annual Statement.

- (a) Statutory Page 14 (19.GT), Column 1 (in 000's)
- (b) Statutory Page 14 (19.GT), Column 2 (in 000's)
- (c) Statutory Page 14 (19.GT), Column 11 (in 000's)
- (d) IEE Part III, Column 27
- (e) IEE Part III, Column 29
- (f) Statutory Page 14 (19.GT), Column 12 (in 000's)

2. Ratios of Commission & Brokerage Expense, Taxes, Licenses & Fees, and Other Acquisition Expenses are to Written Premiums.

3. Ratio of General Expenses is to Earned Premiums.

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Analysis of Underwriting Profit Provision and Target Combined Ratio

	<u>BI</u>	<u>PD</u>	<u>MPAY</u>	<u>PIP</u>	<u>UM/UIM</u>	<u>UMPD</u>	<u>COMP</u>	<u>COLL</u>	<u>RENT</u>
(1) Target After Tax Return on Equity	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%	11.0%
(2) Ratio Premium to Surplus	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23
(3) Pre-Tax Investment Income on Surplus Funds	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
(4) Pre-tax Investment Income on Policyholder Supplied Fund as % of Premium	1.3%	0.2%	0.4%	0.1%	1.3%	0.0%	0.0%	0.0%	0.0%
(a) on UEPR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(b) On Loss & LAE Reserves	1.3%	0.2%	0.4%	0.1%	1.3%	0.0%	0.0%	0.0%	0.0%
Other Income	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
(5) Federal Tax Rate Applicable to Investment Income	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%
(6) Assumed Corporate Tax Rate	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
(7) Pre-tax Target Profit and Contingencies Provision	10.7%	12.3%	11.9%	12.4%	10.6%	12.4%	12.4%	12.5%	12.4%
(8) Target Combined Ratio	89.3%	87.7%	88.1%	87.6%	89.4%	87.6%	87.6%	87.5%	87.6%

Notes:

- (1) Exhibit 15
- (2) Exhibit 17
- (3) Exhibit 19
- (4) [(4a) + (4b)]
- (4a) Exhibit 14-1
- (4b) Exhibit 14-2
- (5) Exhibit 18
- (7) $\frac{((1) - ((3) * (1 - (5))) - ((4) * ((1 - (5)) * (2))))}{((2) * (1 - .35))}$
- (8) $(1.0 - (7))$

Exhibit 14-1

Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto

Development of Underwriting Profit Provision

Pre-Tax Investment Income from Unearned Premium Reserves

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>Selected</u>
a. ACIE Earned Premium	168,304,364	166,559,482	171,110,985	194,522,818	219,523,170	237,366,780	259,264,016	
b. ACIE Ending Unearned Prem. Reserves (UEPR)	48,720,984	47,387,233	52,078,019	61,125,570	66,274,900	72,564,490	77,187,917	
c. ACIE Beginning Unearned Prem. Reserves (UEPR)	44,198,351	48,720,984	47,387,233	52,078,019	61,125,570	66,274,900	72,564,490	
d. Average Unearned Premium Reserves	46,459,668	48,054,109	49,732,626	56,601,795	63,700,235	69,419,695	74,876,204	
e. Ratio of Average UEPR as % of Premium [d/a]	27.6%	28.9%	29.1%	29.1%	29.0%	29.2%	28.9%	29%
f. Taxes, Licenses & Fees (from Exhibit 12)								2.6%
g. Commission & Acquisition Expenses (from Exhibit 12)								8.6%
h. Other Acquisition Expenses (from Exhibit 12)								11.5%
i. Prepaid Expense Ratio [f+g+h]								22.7%
Premium Receivable (AS Page 2, Premiums & considerations, col 3)								
j. Ending Premium Receivable	39,867,007	45,217,221	45,023,398	88,628,851	88,658,797	95,577,617	80,906,255	
k. Beginning Premium Receivable	29,248,632	39,867,007	45,217,221	45,023,398	88,628,851	88,658,797	95,577,617	
l. Average Premium Receivable [(j+k) / 2]	34,557,820	42,542,114	45,120,310	66,826,125	88,643,824	92,118,207	88,241,936	
m. Ratio of Premium Receivable as % of Premium [l/a]	20.5%	25.5%	26.4%	34.4%	40.4%	38.8%	34.0%	31.4%
n. Fed Inc Tax due on Change in 20% of UEPR	316,584	-93,363	328,355	633,329	360,453	440,271	323,640	
o. Fed Inc Tax due on Change in 20% of UEPR as % of Premium	0.2%	-0.1%	0.2%	0.3%	0.2%	0.2%	0.1%	0.2%
p. Investment Rate of Return [from Exhibit 19]								1.1%
q. Pre-tax Investment Income from UEPR as % of Premium { (p * [e*(1-i)] - m - o }								-0.1%
r. Selected Pre-tax Investment Income from UEPR as % of Premium								0.0%

Exhibit 14-2

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Automobile**

Development of Underwriting Profit Provision

Pre-Tax Investment Income from Loss and Loss Adjustment Expense Reserves

	2007	2008	2009	2010	2011	2012	2013	Selected
a. CW Auto Direct Earned Premium								
BI	36,848,028	37,157,887	39,057,420	45,491,725	51,537,637	55,436,640	60,915,894	
PD	29,959,032	31,613,805	35,370,234	41,716,009	47,345,424	51,087,102	56,143,930	
MPAY	2,910,030	2,771,915	2,756,910	3,064,948	3,639,557	3,871,966	4,021,869	
COMP	25,727,324	24,690,405	23,529,940	25,096,952	26,776,693	28,304,170	32,870,065	
COLL	55,876,993	53,265,996	52,911,096	59,196,504	67,742,065	73,737,002	79,099,001	
UM/UIIM	10,475,320	10,423,925	10,757,811	12,600,938	14,429,802	16,067,625	17,428,466	
UMPD	567,159	743,139	809,444	1,004,821	1,124,074	1,225,278	1,352,080	
PIP	1,320,618	1,398,049	1,437,618	1,791,768	2,086,143	2,224,954	2,399,056	
RENT	3,948,174	3,750,367	3,650,812	3,912,687	3,930,653	4,257,963	4,782,528	
EOUM/EOUIM	169,852	179,760	176,736	152,706	138,275	120,445	94,850	
b. CW Auto Average Loss and Loss Adjustment Expense Reserves								
BI	45,831,993	43,918,960	43,113,207	49,739,990	58,622,294	65,181,449	70,673,444	
PD	4,872,060	5,226,593	5,422,083	6,207,309	6,834,618	7,056,435	7,255,078	
MPAY	1,146,080	1,186,563	1,082,031	1,187,623	1,411,874	1,425,797	1,724,803	
COMP	-28,324	244,856	666,829	769,324	1,232,850	2,490,798	3,419,252	
COLL	-544,291	-446,904	-93,242	44,960	-254,941	-656,810	-811,035	
UM/UIIM	5,967,140	8,142,413	10,446,945	11,981,898	16,783,650	21,791,530	24,169,563	
UMPD	32,827	28,197	24,495	40,633	50,490	35,682	36,776	
PIP	39,774	70,977	90,395	129,635	236,997	271,393	255,795	
RENT	132,565	75,318	20,195	107,933	218,002	243,274	250,799	
EOUM/EOUIM	42,035	20,669	55,928	68,045	40,601	25,600	14,934	
c. Ratio of Loss and Loss Adjustment Expense Reserves to Premium (b/a)								
BI	124.4%	118.2%	110.4%	109.3%	113.7%	117.6%	116.0%	114.2%
PD	16.3%	16.5%	15.3%	14.9%	14.4%	13.8%	12.9%	14.9%
MPAY	39.4%	42.8%	39.2%	38.7%	38.8%	36.8%	42.9%	39.8%
COMP	-0.1%	1.0%	2.8%	3.1%	4.6%	8.8%	10.4%	4.4%
COLL	-1.0%	-0.8%	-0.2%	0.1%	-0.4%	-0.9%	-1.0%	-0.6%
UM/UIIM	57.0%	78.1%	97.1%	95.1%	116.3%	135.6%	138.7%	121.4%
UMPD	5.8%	3.8%	3.0%	4.0%	4.5%	2.9%	2.7%	3.8%
PIP	3.0%	5.1%	6.3%	7.2%	11.4%	12.2%	10.7%	8.0%
RENT	3.4%	2.0%	0.6%	2.8%	5.5%	5.7%	5.2%	3.6%
EOUM/EOUIM	24.7%	11.5%	31.6%	44.6%	29.4%	21.3%	15.7%	25.5%
d. Pre-Tax Investment Rate of Return								1.1%
e. Pre-Tax Investment Income on Loss & LAE Reserves (d x c)								
BI								1.3%
PD								0.2%
MPAY								0.4%
COMP								0.0%
COLL								0.0%
UM/UIIM								1.3%
UMPD								0.0%
PIP								0.1%
RENT								0.0%
EOUM/EOUIM								0.3%

Private Passenger Auto

Nicholas-Applegate										Bloomberg									
Dividend Yield 1995	Dividend Yield 1996	Dividend Yield 1997	Dividend Yield 1998	Dividend Yield 1999	Dividend Yield 2000	Dividend Yield 2001	Dividend Yield 2002	Dividend Yield 2003	Dividend Yield 2004	Dividend Yield 2005	Dividend Yield 2006	Dividend Yield 2007	Dividend Yield 2008	Dividend Yield 2009	Dividend Yield 2010	Dividend Yield 2011	Dividend Yield 2012	Dividend Yield 2013	
1.90%	1.47%	1.06%	1.40%	2.49%	1.56%	2.26%	2.27%	2.14%	2.17%	2.37%	2.15%	2.91%	5.01%	2.66%	2.51%	3.06%	2.19%	1.83%	
0.45%	0.36%	0.20%	0.15%	0.36%	0.27%	0.19%	0.20%	0.12%	0.14%	0.10%	0.14%	n/a	n/a	n/a	n/a	n/a	1.93%	1.04%	
0.00%	1.07%	1.29%	1.48%	1.81%	1.81%	1.58%	2.03%	2.03%	1.64%	2.71%	2.76%	3.39%	4.78%	4.92%	3.15%	2.83%	3.42%	3.47%	
1.68%	1.83%	1.05%	1.60%	3.78%	2.19%	2.43%	2.84%	2.84%	2.47%	2.95%	3.64%	4.16%	5.04%	6.01%	5.58%	5.35%	6.17%	4.95%	
													2.12%	2.09%	1.67%	2.37%	2.25%	2.04%	
													11.79%	3.63%	3.58%	3.29%	3.25%	2.35%	
2.27%	3.09%	2.32%	1.86%	2.94%	2.83%	2.58%	2.49%	2.49%	2.30%	2.48%	2.34%	2.17%	n/a	n/a	n/a	n/a	n/a	n/a	
3.07%	2.94%	2.63%	3.26%	5.95%	4.50%	2.38%	1.90%	1.90%	1.68%	1.77%	1.92%	2.88%	n/a	n/a	n/a	n/a	n/a	n/a	
1.8%	1.5%	1.0%	1.3%	2.5%	1.7%	1.7%	1.8%	1.5%	1.6%	1.6%	1.7%	3.0%	3.6%	2.6%	2.1%	2.7%	2.5%	2.1%	
Nicholas-Applegate										Bloomberg									
Expected Growth 1995	Expected Growth 1996	Expected Growth 1997	Expected Growth 1998	Expected Growth 1999	Expected Growth 2000	Expected Growth 2001	Expected Growth 2002	Expected Growth 2003	Expected Growth 2004	Expected Growth 2005	Expected Growth 2006	Expected Growth 2007	Expected Growth 2008	Expected Growth 2009	Expected Growth 2010	Expected Growth 2011	Expected Growth 2012	Expected Growth 2013	
n/a	n/a	n/a	20.21%	11.00%	11.89%	12.29%	11.94%	11.59%	12.62%	13.49%	13.00%	12.59%	12.01%	-6.51%	-8.97%	-9.71%	-10.35%	-9.42%	
6.55%	5.59%	4.78%	4.56%	4.36%	4.18%	4.01%	3.85%	3.71%	4.51%	5.92%	6.85%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
n/a	n/a	n/a	n/a	n/a	35.78%	12.71%	12.35%	12.71%	10.07%	19.21%	18.74%	18.66%	17.78%	23.19%	2.07%	7.42%	21.58%	6.01%	
21.32%	18.50%	17.86%	18.48%	19.54%	19.53%	17.54%	15.40%	13.20%	11.82%	12.37%	12.62%	11.63%	11.94%	9.50%	6.62%	4.65%	3.27%	1.12%	
													26.33%	9.98%	7.31%	4.63%	n/a	6.42%	
													2.52%	-8.41%	-12.34%	-11.42%	-12.01%	-12.58%	
14.73%	13.58%	10.65%	8.08%	6.17%	6.57%	8.05%	8.52%	7.76%	7.53%	8.73%	8.77%	9.23%	n/a	n/a	n/a	n/a	n/a	n/a	
11.87%	7.51%	7.64%	7.91%	8.08%	12.46%	-0.74%	-9.73%	-14.39%	-14.30%	-8.68%	3.53%	13.60%	n/a	n/a	n/a	n/a	n/a	n/a	
n/a	n/a	n/a	n/a	n/a	12.1%	9.3%	8.0%	7.1%	7.6%	9.1%	10.7%	12.9%	19.9%	4.8%	2.5%	0.7%	-2.3%	1.6%	
Nicholas-Applegate										Bloomberg									
Yield Rate 1995	Yield Rate 1996	Yield Rate 1997	Yield Rate 1998	Yield Rate 1999	Yield Rate 2000	Yield Rate 2001	Yield Rate 2002	Yield Rate 2003	Yield Rate 2004	Yield Rate 2005	Yield Rate 2006	Yield Rate 2007	Yield Rate 2008	Yield Rate 2009	Yield Rate 2010	Yield Rate 2011	Yield Rate 2012	Yield Rate 2013	
n/a	n/a	n/a	21.6%	13.5%	13.5%	14.6%	14.2%	13.7%	14.8%	15.9%	15.2%	15.5%	17.0%	-3.9%	-6.5%	-6.7%	-8.2%	-7.6%	
7.0%	6.0%	5.0%	4.7%	4.7%	4.5%	4.2%	4.1%	3.8%	4.7%	6.0%	7.0%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	
23.0%	20.3%	18.9%	20.1%	23.3%	21.7%	20.0%	18.2%	16.0%	14.3%	15.3%	16.3%	15.8%	22.6%	28.1%	5.2%	10.3			

**Consolidated Interinsurance Exchange of the Automobile Club Group
Arkansas
Private Passenger Auto**

Exhibit 16

Target Rate of Return, Capital Asset Pricing Model

A. Beta	Nicholas-Applegate										Bloomberg								
Company	1995 Beta	1996 Beta	1997 Beta	1998 Beta	1999 Beta	2000 Beta	2001 Beta	2002 Beta	2003 Beta	2004 Beta	2005 Beta	2006 Beta	2007 Beta	2008 Beta	2009 Beta	2010 Beta	2011 Beta	2012 Beta	2013 Beta
Allstate	0.80	0.78	0.74	0.69	0.65	0.57	0.60	0.68	1.16	0.81	0.79	0.88	0.83	1.19	1.27	1.20	0.93	0.91	1.00
Progressive	0.83	0.83	0.86	0.81	0.83	0.72	0.78	0.86	0.95	0.87	0.82	0.70	0.88	0.96	1.01	1.00	0.86	0.83	0.84
Erie	0.31	0.30	0.34	0.32	0.35	0.35	0.37	0.35	1.14	0.35	0.65	0.52	0.48	0.81	0.83	0.79	0.79	0.76	0.84
Mercury	0.52	0.51	0.50	0.48	0.48	0.47	0.54	0.55	0.62	0.67	0.93	0.84	0.73	0.90	0.98	0.99	0.78	0.74	0.77
Metropolitan														1.60	1.88	1.98	1.41	1.50	1.55
Unitrin														1.34	1.45	1.59	1.19	1.05	1.02
Alfa	0.65	0.68	0.72	0.77	0.85	0.90	0.80	1.04	3.04	1.21	1.06	1.22	0.66	n/a	n/a	n/a	n/a	n/a	n/a
SAFECO	0.72	0.71	0.74	0.72	0.74	0.71	0.75	0.73	0.19	0.68	1.04	1.01	0.92	n/a	n/a	n/a	n/a	n/a	n/a
All Companies	0.75	0.74	0.73	0.70	0.66	0.60	0.64	0.71	1.02	0.79	0.83	0.84	0.83	1.32	1.48	1.57	1.15	1.17	1.27
B. Indicated Target Rate of Return																			
1. Risk Free Rate (Rf) *	6.4%	6.2%	6.2%	5.2%	5.6%	6.2%	4.6%	3.8%	3.0%	3.4%	4.5%	4.9%	3.6%	1.5%	2.1%	1.5%	0.7%	1.8%	3.0%
2. Beta (b)	0.75	0.74	0.73	0.70	0.66	0.60	0.64	0.71	1.02	0.79	0.83	0.84	0.83	1.32	1.48	1.57	1.15	1.17	1.27
3. Market Risk Premium (MP) **	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%
4. Required Rate of Return, (K) (B1) + (B2) x (B3)	12.3%	12.0%	12.0%	10.7%	10.8%	10.9%	9.6%	9.4%	11.0%	9.7%	11.1%	11.5%	10.1%	11.9%	13.8%	13.9%	9.8%	11.0%	13.0%

Sources: Bloomberg L.P. & Ibbotson Associates from 2005; Historical Beta prior to 2005 is provided by Nicholas-Applegate.

* Risk free rate is based on current rate for intermediate government bonds issued during the year/month.

** Selected value is arithmetic mean risk premium for 1926 to 2004 from Ibbotson

Consolidated Interinsurance Exchange of the Automobile Club Group
Private Passenger Auto

Exhibit 17

Derivation of Premium to Surplus Ratio Using Selected Companies Data

	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
a. Written Premium										
State Farm Group	48,457,771	48,762,122	49,614,181	49,350,411	49,944,110	51,063,111	52,378,166	52,594,199	53,654,237	55,994,246
Allstate Ins Co Group	25,567,606	27,744,005	28,442,932	28,462,176	27,682,538	26,915,136	26,685,407	26,436,755	26,652,040	27,583,581
Farmers Ins. Group	17,700,006	17,998,103	18,596,038	19,181,664	19,365,343	18,540,327	17,497,002	17,621,146	18,311,402	18,284,148
Nationwide Ins Cos.	15,946,203	16,636,915	17,301,980	17,395,972	17,071,860	16,598,530	16,131,363	16,241,017	17,042,933	18,079,537
Progressive Insurance Grp	13,747,911	14,332,972	14,389,701	13,983,744	13,776,835	14,200,294	14,699,901	15,334,929	16,559,746	17,562,610
USAA	8,230,787	8,546,867	9,029,324	9,229,086	9,575,491	10,439,502	11,235,772	12,125,537	13,286,274	14,562,012
California State Auto Group	2,380,418	2,504,604	2,594,310	2,665,671	2,567,051	2,576,723	2,643,334	2,695,604	2,759,413	2,836,762
Mercury Cas Co & Affiliates	2,637,593	2,935,673	3,029,223	2,956,718	2,728,543	2,524,450	2,493,332	2,518,695	2,598,659	2,682,060
Auto Club of Michigan Group	1,886,875	1,849,808	1,783,447	1,719,593	1,697,877	1,747,083	1,861,922	1,953,631	2,024,246	2,098,396
21st Century Insurance Grp	1,292,783	1,258,570	1,213,243	1,249,031	1,100,866	840,240	713,367	605,067	563,813	539,414
<u>Interins. Exch of the Auto Club</u>	<u>2,000,522</u>	<u>2,139,726</u>	<u>2,215,128</u>	<u>2,170,229</u>	<u>2,164,224</u>	<u>2,085,196</u>	<u>2,106,764</u>	<u>2,140,938</u>	<u>2,184,799</u>	<u>2,247,767</u>
Total	139,848,475	144,709,365	148,209,507	148,364,295	147,674,738	147,530,592	148,446,330	150,267,518	155,637,562	162,470,533
b. Ending Surplus										
State Farm Group	46,520,157	50,229,046	63,733,983	53,313,168	58,219,103	61,263,160	60,832,444	60,832,444	65,282,522	75,717,907
Allstate Ins Co Group	17,012,867	14,948,650	18,285,051	13,280,336	15,349,745	15,798,049	15,450,437	15,450,437	17,132,385	18,137,703
Farmers Ins. Group	5,752,766	6,445,945	7,344,124	6,762,233	5,740,628	5,944,781	5,677,985	5,677,985	5,641,879	5,957,376
Nationwide Ins Cos.	9,918,535	10,895,153	14,622,236	14,170,011	12,860,316	14,192,494	13,969,021	13,969,021	13,795,822	14,409,706
Progressive Insurance Grp	4,689,621	4,738,034	4,589,514	4,471,223	4,960,490	5,086,722	5,271,715	5,271,715	5,605,451	5,995,474
USAA	9,064,025	9,896,259	12,904,501	13,479,473	14,545,675	15,922,681	16,922,589	16,922,589	18,367,994	20,760,028
California State Auto Group	2,498,336	2,761,420	3,228,342	2,855,766	3,212,006	3,433,192	3,440,525	3,440,525	3,624,913	3,830,205
Mercury Cas Co & Affiliates	1,363,899	1,484,240	1,724,921	1,374,267	1,521,115	1,325,820	1,501,461	1,501,461	1,445,132	1,533,144
Auto Club of Michigan Group	1,547,765	1,644,053	1,841,452	1,491,200	1,593,231	1,692,596	1,591,433	1,591,433	1,526,250	1,575,766
21st Century Insurance Grp	601,712	690,926	662,655	746,575	802,033	847,969	877,070	877,070	897,404	861,657
<u>Interins. Exch of the Auto Club</u>	<u>2,429,092</u>	<u>2,703,235</u>	<u>3,323,731</u>	<u>3,162,040</u>	<u>3,691,031</u>	<u>4,077,899</u>	<u>4,265,318</u>	<u>4,265,318</u>	<u>4,609,670</u>	<u>5,214,552</u>
Total	101,398,775	106,436,961	132,260,510	115,106,292	122,495,373	129,585,363	129,799,998	129,799,998	137,929,422	153,993,518
c. Annual Written Premium to Average Surplus Ratio										
State Farm Group	1.12	1.01	0.87	0.84	0.90	0.85	0.86	0.86	0.85	0.79
Allstate Ins Co Group	1.54	1.74	1.71	1.80	1.93	1.73	1.71	1.71	1.64	1.56
Farmers Ins. Group	3.26	2.95	2.70	2.72	3.10	3.17	3.01	3.10	3.24	3.15
Nationwide Ins Cos.	1.66	1.60	1.36	1.21	1.26	1.23	1.15	1.16	1.23	1.28
Progressive Insurance Grp	2.96	3.04	3.09	3.09	2.92	2.83	2.84	2.91	3.04	3.03
USAA	0.97	0.90	0.79	0.70	0.68	0.69	0.68	0.72	0.75	0.74
California State Auto Group	1.01	0.95	0.87	0.88	0.85	0.78	0.77	0.78	0.78	0.76
Mercury Cas Co & Affiliates	2.08	2.06	1.89	1.91	1.88	1.77	1.76	1.68	1.76	1.80
Auto Club of Michigan Group	1.29	1.16	1.02	1.03	1.10	1.06	1.13	1.23	1.30	1.35
21st Century Insurance Grp	2.30	1.95	1.79	1.77	1.42	1.02	0.83	0.69	0.64	0.61
<u>Interins. Exch of the Auto Club</u>	<u>0.89</u>	<u>0.83</u>	<u>0.74</u>	<u>0.67</u>	<u>0.63</u>	<u>0.54</u>	<u>0.51</u>	<u>0.50</u>	<u>0.49</u>	<u>0.46</u>
Total	1.48	1.39	1.24	1.20	1.24	1.17	1.14	1.16	1.16	1.11

Selected (average of last 10 years)

1.23

* P&C Mutual Companies include State Farm, USAA, California State Auto Group, Auto Club of Michigan Group, and Interinsurance Exchange of the Auto Club.

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Federal Taxes on Investment Income

Type of Investment (Excluding Realized Capital Gain)	2009			2010			2011			2012			2013		
	Income	Taxable Portion	Taxable Income	Income	Taxable Portion	Taxable Income	Income	Taxable Portion	Taxable Income	Income	Taxable Portion	Taxable Income	Income	Taxable Portion	Taxable Income
a. Taxable Bond (page 12, lines 1 & 1.2, col 2)	5,969,322	100%	5,969,322	2,353,977	100%	2,353,977	2,498,412	100%	2,498,412	2,490,358	100%	2,490,358	2,487,301	100%	2,487,301
b. Tax-exempt Bond (page 12, line 1.1, col 2)	2,677,461	15%	401,619	3,338,223	15%	500,733	3,500,279	15%	525,042	3,488,236	15%	523,235	3,631,222	15%	544,683
c. Stock (page 12, lines 2.1, 2.11, 2.2, 2.21, col 2)	615,294	40.50%	249,194	948,574	40.50%	384,172	1,192,851	40.50%	483,105	1,556,231	40.50%	630,274	1,725,096	40.50%	698,664
d. Other Investment Income (page 12, lines 3 to 9, col 2)	107,452	100%	107,452	95,314	100%	95,314	104,314	100%	104,314	136,310	100%	136,310	1,931,004	100%	1,931,004
e. Gross Total [sum of a to d]	9,369,529		6,727,587	6,736,088		3,334,197	7,295,856		3,610,873	7,671,135		3,780,177	9,774,623		5,661,652
f. Investment Expenses (page 12, line 11, col 2)	565,321		565,321	513,911		513,911	475,409		475,409	470,735		470,735	1,413,306		1,413,306
g. Net Total (e - f)	8,804,208		6,162,266	6,222,177		2,820,286	6,820,447		3,135,464	7,200,400		3,309,442	8,361,317		4,248,346
h. Corporate Tax Rate (assumed 35%)			35%			35%			35%			35%			35%
i. Taxable Amount (g x h, col 3)			2,156,793			987,100			1,097,412			1,158,305			1,486,921
j. Tax Amount as % of Investment Income			24.5%			15.9%			16.1%			16.1%			17.8%
[row i, col 3 / row g, col 1]															

- k. Selected Tax rate on Investment Income (average of 2009-2013) 18.1%
- l. Selected Tax rate on Realized Capital Gain 35%
- m. Investment Income (Excluding Capital Gain) 1.74%
- n. Realized Capital Gain -0.64%
- o. Average Tax rate on Investment Income Including Realized Capital Gain 8.2%
- { [(k*m) + (l * n)] / [m + n] }

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Computation of Projected Yield

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
(1) Net Investment Income Earned (Excluding Realized Capital Gains)	8,043,952	8,723,262	6,141,211	6,739,481	7,083,082	-13,820,124
(2) Surplus Plus Reserves Current Year End	215,526,401	234,391,833	255,971,713	263,150,319	278,880,438	293,348,602
(3) Surplus Plus Reserves Prior Year End	221,241,527	215,526,401	234,391,833	255,971,713	263,150,319	278,880,438
(4) Mean Surplus and Reserves	218,383,964	224,959,117	245,181,773	259,561,016	271,015,379	286,114,520
(5) Ratio of Net Investment Income Earned to Mean Surplus and Reserves	3.7%	3.9%	2.5%	2.6%	2.6%	-4.8%
(6) Average Net Investment Income Earned to Mean Surplus and Reserves						1.7%
(7) Average Realized Capital Gains						-0.6%
(8) Investment Income Factor						1.1%

Notes (1) is from Page 4 of the Annual Statement.

(2) and (3) are the totals of the losses, loss adjustment expenses, and unearned premium reserves, plus policyholder surplus from Page 3 of the Annual Statement.

(4) = [(2) + (3)] / 2

(5) = (1) / (4)

(6) is selected as the average of the last 6 years

(7) is from Exhibit 20

(8) = (6) + (7)

**Automobile Club Inter-Insurance Exchange
Arkansas
Private Passenger Auto**

Computation of Average Realized Capital Gains

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
(1) Realized Capital Gains	(13,527,744)	(2,781,664)	2,991,118	(637,812)	2,756,772	4,565,175
(2) Year End Reserves and Surplus	215,526,401	234,391,833	255,971,713	263,150,319	278,880,438	293,348,602
(3) Year End Reserves and Surplus From Prior Year	221,241,527	215,526,401	234,391,833	255,971,713	263,150,319	278,880,438
(4) Mean of (2) and (3)	218,383,964	224,959,117	245,181,773	259,561,016	271,015,379	286,114,520
(5) Realized Capital Gains as ratio to Mean Reserves and Surplus	-6.19%	-1.24%	1.22%	-0.25%	1.02%	1.60%
(6) Average Realized Capital Gains as ratio to Mean Reserves and Surplus						-0.64%

Notes: (1) from Page 4 of the Annual Statement (Row 10).

(2) and (3) are the sums of the losses, loss adjustment expenses, unearned premium reserves, and policyholder surplus from Page 3 of the Annual Statement.

$$(4) = [(2) + (3)] / 2$$

$$(5) = (1) / (4)$$

(6) is selected as the average of the last six years

**Automobile Club Inter-Insurance Exchange
Advance Purchase Discount
Captive Agency - All States**

<u>Days Before Effective Date*</u>	<u>Current Level Earned Premium</u>	<u>Incurred Losses</u>	<u>Loss Ratio</u>
0 - 6	221,581,589	144,801,477	65.3%
7+	45,212,525	26,391,775	58.4%

Indicated Discount -10.7%

* - This represents the number of days between the day the quote is submitted and the proposed effective date of the quote.

Note: Current Level Earned Premium and Incurred Losses are from new business policies between 2009 and 2013.

**Automobile Club Inter-Insurance Exchange
New Underwriting Tier Loss Experience
All States**

	(1)	(2)	(3)	(4)
Prior At Fault Under-Threshold	Adjusted Current Level Loss Ratio	Adjusted CLV L/R Relativity	Claim Freq per 100 Cars	Freq Relativity
0	58.0%	0.99	19.73	0.99
1	72.7%	1.24	27.01	1.35
2+	87.8%	1.50	34.50	1.72
Total	58.6%	1.00	20.03	1.00

	(1)	(2)	(3)	(4)
Prior Insurance	Adjusted Current Level Loss Ratio	Adjusted CLV L/R Relativity	Claim Freq per 100 Cars	Freq Relativity
12 months and greater	58.2%	0.99	19.89	0.99
6 - 11 months	76.0%	1.30	27.02	1.35
Less than 6 months	81.6%	1.39	27.05	1.35
Total	58.6%	1.00	20.03	1.00

	(1)	(2)	(3)	(4)
Prior Rental	Adjusted Current Level Loss Ratio	Adjusted CLV L/R Relativity	Claim Freq per 100 Cars	Freq Relativity
No	56.8%	0.97	15.74	0.79
Yes	60.4%	1.03	25.22	1.26
Total	58.6%	1.00	20.03	1.00

Notes:

(1) - The Current Level Earned Premium has been adjusted to remove the premium impact when our current Underwriting Tier is applied; this adjustment also removes the Prior Insurance Surcharge from the premium.

(2) = [(1) / (1) Total]

(4) = [(3) / (3) Total]

Automobile Club Inter-Insurance Exchange Arkansas Auto

Proposed Underwriting Tier Assignment

Prior Liability

Insurance

Tier Points

12+ months

0

6-11 months

5

0-5 months

9

Prior Rental

Tier Points

No

1

Yes

2

Additional Tier Points Based on Prior Claims

	Policy Vehicle Count			
	1	2	3	4+
Prior Non-Chargeable (At Fault under Threshold)				
0	0	0	0	0
1	3	2	1	1
2	4	3	2	2
3+	5	4	3	3

Sum the points from each of the tier elements to determine the Underwriting Tier.

1 point = Tier A, 2 points = Tier B, 3 points = Tier C, etc.

ACIIE - AUTOMOBILE ENTERPRISE RATING PLAN

PRIOR NON-CHARGEABLE LOSSES

A prior non-chargeable loss is defined as an at-fault accident where loss payments for Bodily Injury Liability, Property Damage Liability and Collision have not exceeded \$800. The total of all non-chargeable accidents for all drivers on the policy will be used for this tiering element. Violations will not be used.

State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Private Passenger Auto		
Project Name/Number:	/		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/13/2014	Filed 10/21/2014	Supporting Document	APCS-Auto Premium Comparison Survey	09/30/2014	Private Passenger Auto Premium Comparision Survey.pdf (Superceded) Private Passenger Auto Premium Comparision Survey.xls (Superceded)

SERFF Tracking #:	AAAM-129678119	State Tracking #:		Company Tracking #:	AR140819XRMXX128
<hr/>					
State:	Arkansas	Filing Company:	Automobile Club Inter-Insurance Exchange		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Private Passenger Auto				
Project Name/Number:	/				

Attachment Private Passenger Auto Premium Comparision Survey.xls is not a PDF document and cannot be reproduced here.

				Private Passenger Auto Premium Comparison Survey Form																			
				FORM APCS - last modified May 2012																			
NAIC Number:		15512		Assumptions to Use: 1 <i>Liability-Minimum</i> \$25,000 per person 2 <i>Bodily Injury</i> \$50,000 per accident \$25,000 per accident 3 <i>Property Damage</i> \$100 deductible per accident 4 <i>Comprehensive & Collision</i> \$250 deductible per accident 5 <i>The insured has elected to accept:</i> <i>Uninsured motorist property and bodily injury equal to liability coverage</i> <i>Underinsured bodily injury equal to liability coverage</i> 6 <i>Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental</i> 7 <i>If male and female rates are different, use the highest of the two</i> Rates are based on verified annual mileage band of 7,500-10,000 miles										Submit to:		Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201-1904							
Company Name:		Automobile Club Inter-Insurance Exchange												Telephone:		501-371-2800							
Contact Person:		Katina Arras												Email as an attachment :		insurance.pnc@arkansas.gov							
Telephone No.:		314-523-7350 ext. 5236												You may also attach to a SERFF filing or submit on a compact disk									
Email Address:		karras@aaamissouri.com																					
Effective Date:		12/01/2014																					
DISCOUNTS OFFERED:																							
PASSIVE RESTRAINT/AIRBAG				30 %																			
AUTO/HOMEOWNERS				5-12 %																			
GOOD STUDENT				15 %																			
ANTI-THEFT DEVICE				15-25 %																			
Over 55 Defensive Driver Discount				10 %																			
\$250/\$250 Deductible Comp./Coll.																							
			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
		Gender	Female	Male	Male or Female 40	Male or Female 66	Female	Male	Male or Female 40	Male or Female 66	Female	Male	Male or Female 40	Male or Female 66	Female	Male	Male or Female 40	Male or Female 66	Female	Male	Male or Female 40	Male or Female 66	
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364	
	Minimum Liability with Comprehensive and Collision		\$1,756	\$2,210	\$673	\$616	\$1,978	\$2,493	\$757	\$691	\$2,012	\$2,533	\$769	\$702	\$2,102	\$2,648	\$807	\$736	\$2,428	\$3,061	\$926	\$844	
	100/300/50 Liability with Comprehensive and Collision		\$1,849	\$2,323	\$719	\$659	\$2,076	\$2,612	\$805	\$736	\$2,119	\$2,664	\$819	\$749	\$2,201	\$2,768	\$856	\$783	\$2,557	\$3,217	\$987	\$903	
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364	
	Minimum Liability with Comprehensive and Collision		\$1,675	\$2,108	\$645	\$589	\$1,891	\$2,381	\$725	\$661	\$1,925	\$2,426	\$737	\$674	\$1,992	\$2,507	\$765	\$699	\$2,327	\$2,932	\$887	\$809	
	100/300/50 Liability with Comprehensive and Collision		\$1,769	\$2,221	\$691	\$632	\$1,989	\$2,500	\$772	\$706	\$2,033	\$2,556	\$788	\$721	\$2,091	\$2,626	\$815	\$746	\$2,456	\$3,088	\$948	\$867	
2010 Honda Odyssey "EX"	Minimum Liability		\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364	
	Minimum Liability with Comprehensive and Collision		\$1,829	\$2,302	\$702	\$641	\$2,059	\$2,595	\$787	\$717	\$2,094	\$2,640	\$799	\$731	\$2,190	\$2,759	\$839	\$765	\$2,528	\$3,186	\$962	\$877	
	100/300/50 Liability with Comprehensive and Collision		\$1,923	\$2,415	\$747	\$684	\$2,158	\$2,714	\$835	\$762	\$2,202	\$2,770	\$850	\$777	\$2,289	\$2,878	\$888	\$812	\$2,657	\$3,342	\$1,024	\$935	
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364	
	Minimum Liability with Comprehensive and Collision		\$1,928	\$2,429	\$737	\$673	\$2,186	\$2,755	\$835	\$760	\$2,208	\$2,783	\$841	\$768	\$2,324	\$2,930	\$889	\$810	\$2,668	\$3,363	\$1,013	\$924	
	100/300/50 Liability with Comprehensive and Collision		\$2,022	\$2,542	\$783	\$716	\$2,284	\$2,875	\$883	\$805	\$2,316	\$2,914	\$891	\$815	\$2,424	\$3,049	\$939	\$857	\$2,797	\$3,519	\$1,075	\$983	
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364	
	Minimum Liability with Comprehensive and Collision		\$2,129	\$2,682	\$816	\$744	\$2,526	\$3,184	\$964	\$879	\$2,451	\$3,091	\$936	\$854	\$2,786	\$3,513	\$1,066	\$971	\$2,962	\$3,737	\$1,129	\$1,027	
	100/300/50 Liability with Comprehensive and Collision		\$2,223	\$2,795	\$861	\$787	\$2,624	\$3,303	\$1,012	\$924	\$2,559	\$3,221	\$986	\$900	\$2,885	\$3,632	\$1,115	\$1,018	\$3,092	\$3,893	\$1,191	\$1,086	
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$698	\$871	\$285	\$263	\$746	\$933	\$302	\$278	\$827	\$1,035	\$332	\$307	\$733	\$914	\$299	\$276	\$994	\$1,245	\$397	\$364	
	Minimum Liability with Comprehensive and Collision		\$1,780	\$2,242	\$684	\$624	\$2,014	\$2,536	\$770	\$703	\$2,044	\$2,574	\$781	\$713	\$2,135	\$2,688	\$819	\$746	\$2,473	\$3,115	\$942	\$857	
	100/300/50 Liability with Comprehensive and Collision		\$1,874	\$2,354	\$730	\$667	\$2,112	\$2,656	\$818	\$748	\$2,152	\$2,704	\$831	\$759	\$2,234	\$2,808	\$868	\$793	\$2,602	\$3,271	\$1,003	\$916	